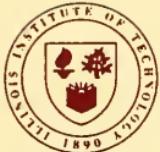


THE
COMMERCIAL CLUB
OF CHICAGO

YEAR BOOK
1920-1921





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The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

Year-Book
1920-21

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CHICAGO, ILLINOIS

PUBLISHED BY
THE EXECUTIVE COMMITTEE
1921

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Articles of Association
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

THE COMMERCIAL CLUB OF CHICAGO

ARTICLES OF ASSOCIATION

THE COMMERCIAL CLUB, organized December 27, 1877, and THE MERCHANTS CLUB OF CHICAGO, organized December 11, 1896, more efficiently to advance the public welfare and the commercial interests of Chicago by co-operative effort, social intercourse, and a free interchange of views, were united February 11, 1907, under the name of THE COMMERCIAL CLUB OF CHICAGO.

Its Articles of Association are as follows:

ARTICLE I.

MEMBERS.

1. The membership shall be of four classes: Active, Associate, Non-resident and Retired.

2. Active Members are responsible for the varied undertakings of the Club and will accept, within reasonable limitations, the assignment of work by the Executive Committee to advance the Club's interests. They shall be not more than fifty-five years old at the time of their election; and their number shall not exceed ninety men, except that, during the Club years 1910, 1911 and 1912, new members may be elected equal in number to one-half of the vacancies occurring during such Club years; the Club year being from the installation of officers at the annual meeting to the installation of their successors.

3. An Associate Member shall have the same rights and duties as an Active Member, except that he shall not be obliged to serve as an officer or required to do active work

for the Club save under special circumstances, and that he shall not be fined for absence from Club meetings. Active members elected after April 13, 1912, shall, upon reaching the age of sixty-five years, automatically become Associate Members, but any Active Member, after ten years' membership, may, at his written request and by the unanimous vote of the Executive Committee, become an Associate Member.

4. Any Active or Associate Member who has permanently removed from Chicago may, upon application to the Executive Committee, and with its approval, become a Non-resident Member.

5. Non-resident and Retired Members shall have the privilege of attending all meetings of the Club, but shall not be entitled to vote.

6. The present Retired Membership shall not be increased except by transfer, upon their request, of charter members of The Commercial Club.

7. *Election of Active Members.* The Secretary shall notify the members whenever a vacancy in the Active Membership occurs. Thereupon, any member may, by a written recommendation to the Executive Committee, nominate a person for membership. If the Executive Committee unanimously approve such a nomination, the Secretary shall so state, in a notice sent out at least two weeks previous to the meeting at which such candidate will be voted upon, and a ballot bearing the candidate's name, with the words "Accepted" and "Postponed" printed thereafter, shall be sent with such notice. The members should promptly communicate, to some member of the Executive Committee, such knowledge as they have touching the fitness or unfitness of the nominee. This information shall be held in the strictest confidence. At the next meeting of the Club, if the Executive Committee still unanimously approve the nominee, secret vote shall be had by marking

ARTICLES OF ASSOCIATION

the printed ballot. Three ballots, marked "Postponed," shall defer the admission of such nominee. Only one candidate at a time shall be approved by the Executive Committee or submitted for election.

8. In the approval of candidates regard shall be had, so far as practicable, to the branches of business in which they are engaged, so that the various commercial interests of the City shall be fairly represented in the membership.

9. Each Active and Associate Member shall pay, by November 1st, annual dues of seventy-five dollars, which shall cover the cost of dinner at regular meetings. Non-resident and Retired Members shall not be required to pay dues, but only an assessment for each dinner which they attend or which they notify the Secretary that they will attend.

The Executive Committee may drop from the roll any member who, after due notification of dues, fails to pay them within thirty days.

ARTICLE II.

OFFICERS AND COMMITTEES.

1. The Officers shall be a President, a Vice-President, a Secretary and a Treasurer. An Executive Committee of ten members shall have general control of the affairs of the Club. It shall consist of the four officers, the Secretary of the preceding year if a new Secretary is elected, the Chairman of the Reception Committee, and four other members, or five other members if the Secretary of the preceding year is re-elected.

2. At the April meeting the officers and the Reception Committee shall be elected to serve for one year, and two of the four elective members of the Executive Committee shall be elected to serve for two years, and until their respective successors are elected and qualify. If the Secretary of the

preceding year is re-elected, a fifth elective member of the Executive Committee shall be elected to serve for one year.

3. The President—or, in his absence, the Vice-President—shall preside at all meetings of the Club and of the Executive Committee.

4. The Secretary shall make and preserve complete records of all meetings of the Club and of the Executive Committee, keep all its books and papers, and perform such other duties as may be required by the Club or by the Executive Committee. He shall also prepare the Year-Book, in which shall be printed the list of officers, committees and meetings since April, 1907. In all Club publications the names of The Commercial Club and The Merchants Club should appear, with the dates of their organizations and the date of their union.

5. The Treasurer shall receive and keep the funds of the Club, and shall disburse the same, subject to the supervision of the Executive Committee, and shall keep an accurate record thereof. He shall make a full financial report at the annual April meeting. His books shall be open at all times to the inspection of the Executive Committee and of an Examiner, whom the Executive Committee should appoint before the April meeting, to audit the same.

6. The Executive Committee shall have power, by the unanimous vote of the entire Committee, to discipline or expel any Club member whenever in its judgment such action is advisable.

7. A Reception Committee, consisting of a Chairman (who shall be *ex officio* a member of the Executive Committee) and four members, shall be elected annually at the April meeting. Its duties shall be to assist in the entertainment of the Club's guests and its new members, and to act in a general way as the hosts of the Club, subject to the direction of the Executive Committee.

ARTICLES OF ASSOCIATION

8. The President, with the advice and approval of the Executive Committee, shall select a Nominating Committee of five members and announce their names at the regular March meeting. Such committee shall recommend a list of candidates for the various offices and elective committees, and file the same with the Secretary at least twenty days before the April meeting. The Secretary shall mail such list to each member at least two weeks before the April meeting for the annual election.

ARTICLE III.

MEETINGS.

1. The Club shall hold regular monthly meetings on the second Friday in each month, beginning in November and ending in April. The Executive Committee shall select place of each meeting, and may, in its discretion, change the date of any meeting or omit any meeting, or call special meetings at any time.

2. The Secretary shall mail to each member notice of each meeting at least five days before its date. The notice shall state specifically if any nominee for membership is to be voted upon at such meeting and any other business that is to be transacted. At any regular or special meeting at which thirty Active Members are present any business of the Club may be transacted.

3. The regular meetings of the Club shall take precedence of all social engagements. Written notice of inability to attend a regular meeting, with the reason therefor, shall be sent to the Secretary so as to reach him by the morning of the day of such regular meeting. Any member failing to give such notice, or whose reason for non-attendance is unsatisfactory to the Executive Committee, shall be fined ten dollars. Any Active Member absenting himself from three consecutive regular meet-

ings of the Club without sending to the Secretary an explanation satisfactory to the Executive Committee shall be considered as having withdrawn from membership, and his name shall be stricken from the rolls by the Executive Committee.

ARTICLE IV.

GUESTS.

With the permission of the Executive Committee, expressed in the notice of the meeting, any member may invite the number of guests specified in the notice; but no person shall be a guest of the same member at more than two dinners during the Club year.

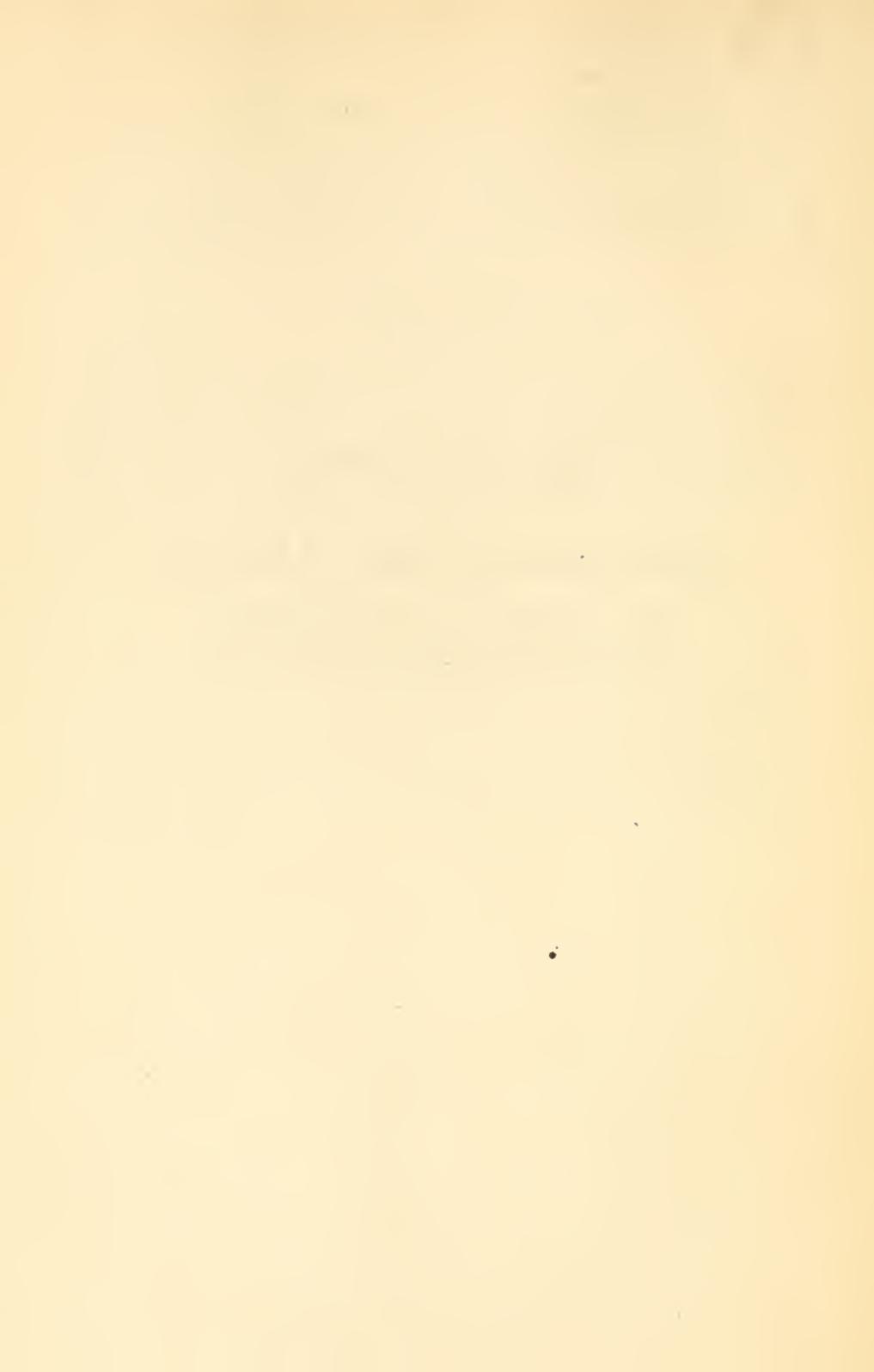
ARTICLE V.

AMENDMENTS.

These articles may be altered or amended at any meeting by a majority vote of the Active and Associate Members present, provided that notice of each proposed amendment was given at a prior meeting and was stated in the notice of the meeting at which the amendment is to be voted upon.

Officers and Committees
of
The Commercial Club of Chicago

**THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907**



OFFICERS AND COMMITTEES OF
THE COMMERCIAL CLUB OF CHICAGO

1921-1922

EXECUTIVE COMMITTEE

Samuel Insull
John G. Shedd
Sewell L. Avery
Ezra J. Warner

RECEPTION COMMITTEE

Albert B. Dick, Chairman

William E. Clow Robert W. Stewart
George E. Scott Harry A. Wheeler

COMMITTEE ON AMERICANIZATION

Major A. A. Sprague II, Chairman	
Edgar A. Bancroft	George M. Reynolds
Eugene J. Buffington	Julius Rosenwald
Bernard A. Eckhart	John G. Shedd
Stanley Field	Robert W. Stewart
Victor F. Lawson	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON AMERICAN MERCHANT MARINE

Edward N. Hurley, Chairman	
James O. Heyworth, Vice-Chairman	
Edward F. Carry	Theodore W. Robinson
Alex Legge	James Simpson
Cyrus H. McCormick	Edward F. Swift
Charles Piez	Robert J. Thorne

COMMITTEE ON CLUB PORTRAITS AND HISTORY

John J. Glessner, Chairman	
Ernest A. Hamill	Allen B. Pond
Hugh J. McBirney	Louis A. Seeberger

COMMITTEE ON COMMUNITY SERVICE

Henry H. Porter, Chairman	
George E. Scott, Vice-Chairman	
Richard C. Hall	Major A. A. Sprague II
John J. Mitchell	Walter B. Smith
Joseph E. Otis	Robert J. Thorne

COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

John T. Pirie, Chairman	
Albert B. Dick, Vice-Chairman	
H. M. Byllesby	Clayton Mark
Augustus A. Carpenter	Donald R. McLennan
Edmund D. Hulbert	Ezra J. Warner

COMMITTEE ON MILITARY AFFAIRS

Frank O. Wetmore, Chairman	
Thomas E. Wilson, Vice-Chairman	
Gen. Charles G. Dawes	Alexander H. Revell
James O. Heyworth	John W. Scott
Howard Elting	

OFFICERS AND COMMITTEES

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John V. Farwell, Vice-Chairman

Alfred L. Baker	Charles L. Hutchinson
Benjamin Carpenter	Joy Morton
Clyde M. Carr	Martin A. Ryerson
Alfred Cowles	Charles H. Wacker
David R. Forgan	Howard Elting

COMMITTEE ON REVISION OF THE CONSTITUTION AND LEGISLATION

Thomas E. Donnelley, Chairman
Silas H. Strawn, Vice-Chairman

Edgar A. Bancroft	Rollin A. Keyes
Rufus C. Dawes	Harrison B. Riley
Albert W. Harris	Frederic W. Upham
Hale Holden	Walter H. Wilson

COMMITTEE ON SAFETY COUNCIL

Harold F. McCormick, Chairman
William E. Clow, Vice-Chairman

Leonard A. Busby	Hiram R. McCullough
William J. Chalmers	Mark Morton
Richard T. Crane, Jr.	Clarence S. Pellet
Joseph M. Cudahy	Charles H. Thorne
Arthur Meeker	John E. Wilder

THE COMMERCIAL CLUB OF CHICAGO

1920-1921

<i>President</i>	Howard Elting
<i>Vice-President</i>	James O. Heyworth
<i>Secretary</i>	Sewell L. Avery
<i>Treasurer</i>	Solomon A. Smith

EXECUTIVE COMMITTEE

Howard Elting
James O. Heyworth
Sewell L. Avery
Solomon A. Smith

Rufus C. Dawes	John Stuart
Robert P. Lamont	Oliver T. Wilson
Alex Legge	Wallace C. Winter

RECEPTION COMMITTEE

Wallace C. Winter, Chairman	
Edward F. Carry	Samuel M. Felton
Francis C. Farwell	Edward N. Hurley

COMMITTEE ON AMERICANIZATION

Albert A. Sprague II, Chairman	
Edgar A. Bancroft	George M. Reynolds
Eugene J. Buffington	Julius Rosenwald
Bernard A. Eckhart	John G. Shedd
Stanley Field	Robert W. Stewart
Victor F. Lawson	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

COMMITTEE ON AMERICAN MERCHANT MARINE

Edward N. Hurley, Chairman	
James O. Heyworth, Vice-Chairman	
Edward F. Carry	Theodore W. Robinson
Alex Legge	James Simpson
Cyrus H. McCormick	Edward F. Swift
Charles Piez	Robert J. Thorne

OFFICERS AND COMMITTEES

COMMITTEE ON CLUB PORTRAITS AND HISTORY

John J. Glessner, Chairman

Ernest A. Hamill	Allen B. Pond
Hugh J. McBirney	Louis A. Seeberger

COMMITTEE ON COMMUNITY SERVICE

Henry H. Porter, Chairman

George E. Scott, Vice-Chairman

Richard C. Hall	Albert A. Sprague II
John J. Mitchell	Walter B. Smith
Joseph E. Otis	Robert J. Thorne

COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

John T. Pirie, Chairman

Albert B. Dick, Vice-Chairman

H. M. Byllesby	Clayton Mark
Augustus A. Carpenter	Donald R. McLennan
Edmund D. Hulbert	Ezra J. Warner

COMMITTEE ON MILITARY AFFAIRS

Frank O. Wetmore, Chairman

Thomas E. Wilson, Vice-Chairman

Charles G. Dawes	John W. Scott
James O. Heyworth	Howard Elting
Alexander H. Revell	<i>ex officio</i>

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John V. Farwell, Vice-Chairman

Alfred L. Baker	Charles L. Hutchinson
Benjamin Carpenter	Joy Morton
Clyde M. Carr	Martin A. Ryerson
Alfred Cowles	Charles H. Wacker
David R. Forgan	Howard Elting, <i>ex officio</i>

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON REVISION OF THE CONSTITUTION AND LEGISLATION

Thomas E. Donnelley, Chairman

Silas H. Strawn, Vice-Chairman

Edgar A. Bancroft

Rollin A. Keyes

Rufus C. Dawes

Harrison B. Riley

Albert W. Harris

Frederic W. Upham

Hale Holden

Walter H. Wilson

COMMITTEE ON SAFETY COUNCIL

Harold F. McCormick, Chairman

William E. Clow, Vice-Chairman

Leonard A. Busby

Hiram R. McCullough

William J. Chalmers

Mark Morton

Richard T. Crane, Jr.

Clarence S. Pellet

Joseph M. Cudahy

Charles H. Thorne

Arthur Meeker

John E. Wilder

OFFICERS AND COMMITTEES

1919-1920

<i>President</i>	Edgar A. Bancroft
<i>Vice-President</i>	Frank O. Wetmore
<i>Secretary</i>	Rufus C. Dawes
<i>Treasurer</i>	Robert J. Thorne

EXECUTIVE COMMITTEE

Edgar A. Bancroft
Frank O. Wetmore
Rufus C. Dawes
Robert J. Thorne

Sewell L. Avery	Martin A. Ryerson
John T. Pirie	James Simpson
Henry H. Porter	Oliver T. Wilson

RECEPTION COMMITTEE

James Simpson, Chairman	
Richard T. Crane, Jr.	James O. Heyworth
Joseph M. Cudahy	Wallace C. Winter

COMMITTEE ON SCHOOLS AND EDUCATION IN CITIZENSHIP

Frederic W. Upham, Chairman	
Albert A. Sprague II, Vice-Chairman	
Sewell L. Avery	John E. Wilder
Theodore W. Robinson	Oliver T. Wilson
John Stuart	

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman	
John V. Farwell, Vice-Chairman	
Clyde M. Carr	Henry H. Porter
Charles G. Dawes	James Simpson
Charles L. Hutchinson	Charles H. Thorne
Joy Morton	Edgar A. Bancroft, <i>ex officio</i>

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON REVISED FORM OF MUNICIPAL GOVERNMENT AND CONSTITUTIONAL CONVENTION

Thomas E. Donnelley, Chairman

Albert W. Harris	Joseph E. Otis
Alexander A. McCormick	Alexander H. Revell
LaVerne W. Noyes ¹	Walter H. Wilson

COMMITTEE ON UNIVERSAL MILITARY TRAINING

Howard Elting, Chairman

H. M. Byllesby	Victor F. Lawson
James O. Heyworth	Cyrus H. McCormick
	Donald R. McLennan

COMMITTEE ON AMERICAN MERCHANT MARINE

Cyrus H. McCormick, Chairman

Edward B. Butler	James O. Heyworth
Edward F. Carry	Edward F. Swift
John V. Farwell	Walter H. Wilson

COMMITTEE ON EMPLOYMENT FOR SOLDIERS AND SAILORS

John W. Scott, Chairman

Leonard A. Busby	Julius Rosenwald
Alex Legge	John G. Shedd
Harrison B. Riley	Bernard E. Sunny
	Thomas E. Wilson

COMMITTEE ON FORT SHERIDAN

Augustus A. Carpenter, Chairman
John E. Wilder, Vice-Chairman

Frank H. Armstrong	Bernard A. Eckhart
Albert B. Dick	Edmund D. Hulbert
	John G. Shedd

¹Deceased July 24, 1919.

OFFICERS AND COMMITTEES

COMMITTEE ON CLUB PORTRAITS AND HISTORY

John J. Glessner, Chairman

William E. Clow

Charles L. Hutchinson

Louis A. Seeberger

COMMITTEE ON WAR CAMP COMMUNITY SERVICE

Howard Elting, Chairman

Rufus C. Dawes

Clarence S. Pellet

THE COMMERCIAL CLUB OF CHICAGO

1918-1919

EXECUTIVE COMMITTEE

Thomas E. Donnelley
Edmund D. Hulbert
Rufus C. Dawes
John E. Wilder

Augustus A. Carpenter **Donald R. McLennan**
Alfred Cowles **John T. Pirie**
Charles H. Markham **Henry H. Porter**

RECEPTION COMMITTEE

Augustus A. Carpenter, Chairman
William E. Clow Robert P. Lamont
Richard C. Hall LaVerne W. Noyes
Ezra J. Warner

COMMITTEE ON WAR

Eugene J. Buffington, General Chairman

Military Affairs:

Eugene J. Buffington, Chairman
Albert B. Dick
Leonard A. Busby

Naval Affairs:

Frank O. Wetmore, Chairman
Ezra J. Warner
Charles H. Thorne

Finance and Economics:

**Harrison B. Riley, Chairman
Bernard A. Eckhart
John G. Shedd**

OFFICERS AND COMMITTEES

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman	
John V. Farwell, Vice-Chairman	
Charles H. Thorne, Secretary	
Clyde M. Carr	Charles L. Hutchinson
Joy Morton	Henry H. Porter
James Simpson	Walter H. Wilson
Thomas E. Donnelley, <i>ex officio</i>	

EDUCATIONAL COMMITTEE

Sewell L. Avery, Chairman	
Frank H. Armstrong	Frederic W. Upham
Joseph M. Cudahy	John E. Wilder
Clayton Mark	Oliver T. Wilson
Theodore W. Robinson	Thomas E. Donnelley, <i>ex officio</i>

COMMITTEE ON REVISED FORM OF MUNICIPAL GOVERNMENT FOR CHICAGO

Edgar A. Bancroft, Chairman	
Albert W. Harris	
Bernard E. Sunny	

COMMITTEE ON AMERICAN SHIPPING AND MERCHANT MARINE

Cyrus H. McCormick, Chairman	
Edward F. Swift	Homer A. Stillwell ¹
John V. Farwell	Walter H. Wilson
Edward B. Butler	

COMMITTEE ON CLUB PORTRAITS AND CLUB MEMORABILIA

John J. Glessner, Chairman	
Charles L. Hutchinson	Louis A. Seeberger

¹Deceased June 23, 1918.

THE COMMERCIAL CLUB OF CHICAGO

1917-1918

EXECUTIVE COMMITTEE

Harrison B. Riley
Louis A. Ferguson
Alfred Cowles
Homer A. Stillwell

Charles H. Markham Julius Rosenwald
Donald R. McLennan Albert B. Dick
Edgar A. Bancroft Albert A. Sprague II

RECEPTION COMMITTEE

Albert A. Sprague II, Chairman
Clarence S. Pellet James Simpson
John T. Pirie¹ Solomon A. Smith
Rufus C. Dawes

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	Charles H. Markham
Alfred L. Baker	Theodore W. Robinson
Edgar A. Bancroft	Homer A. Stillwell
Benjamin Carpenter	Harry A. Wheeler
Edward F. Carry	Harrison B. Riley, <i>ex officio</i>

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John V. Farwell, Vice-Chairman
Charles H. Thorne, Secretary
Clyde M. Carr Charles L. Hutchinson
Henry H. Porter Joy Morton
James Simpson Walter H. Wilson
Harrison B. Riley, *ex officio*

¹ Resigned Nov. 30, 1917.

OFFICERS AND COMMITTEES

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Bernard A. Eckhart, Chairman	
Albert A. Sprague II, Secretary	
Victor F. Lawson	Frederic W. Upham
Cyrus H. McCormick	Walter H. Wilson
Donald R. McLennan	Robert P. Lamont
Harrison B. Riley, <i>ex officio</i>	

COMMITTEE ON PUBLIC AQUARIUM¹

Augustus A. Carpenter, Chairman	
James Simpson	Ezra J. Warner

COMMITTEE ON REVISED FORM OF MUNICIPAL GOVERNMENT FOR CHICAGO

Thomas E. Donnelley, Chairman	
Howard Elting	Walter B. Smith

COMMITTEE ON THE WAR

Eugene J. Buffington, Chairman	
--------------------------------	--

SUB-COMMITTEE ON MILITARY AFFAIRS

Eugene J. Buffington	
Henry H. Porter	
Frank O. Wetmore	

SUB-COMMITTEE ON NAVAL AND MERCHANT MARINE

James O. Heyworth	
Charles H. Thorne	
Ezra J. Warner	

SUB-COMMITTEE ON FINANCE AND ECONOMICS

Bernard A. Eckhart	
John G. Shedd	
Rollin A. Keyes	

¹ Discharged, April 20, 1918.

THE COMMERCIAL CLUB OF CHICAGO

1916-1917

<i>President</i>	James B. Forgan
<i>Vice-President</i>	Thomas E. Donnelley
<i>Secretary</i>	Alfred Cowles
<i>Treasurer</i>	Joseph E. Otis

EXECUTIVE COMMITTEE

James B. Forgan
Thomas E. Donnelley
Alfred Cowles
Joseph E. Otis

Julius Rosenwald
Albert B. Dick
Harry A. Wheeler
Eugene J. Buffington
William A. Gardner¹
Louis A. Seeberger

RECEPTION COMMITTEE

Harry A. Wheeler, Chairman

H. M. Byllesby **Howard Elting**
George M. Reynolds **Louis E. Swift**

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	Charles H. Markham
Alfred L. Baker	Theodore W. Robinson
Edgar A. Bancroft	Homer A. Stillwell
Benjamin Carpenter	Harry A. Wheeler
Edward F. Carry	James B. Forgan, <i>ex officio</i>

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John V. Farwell, Vice-Chairman
Charles H. Thorne, Secretary

James M. Elliott, Secretary
Clyde M. Carr Charles L. Hutchinson
Henry H. Porter Joy Morton
James Simpson Walter H. Wilson
James B. Forgan, *ex officio*

¹Deceased May 11, 1916.

OFFICERS AND COMMITTEES

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Albert A. Sprague II, Secretary

Victor F. Lawson

Frederic W. Upham

Cyrus H. McCormick

Walter H. Wilson

Harrison B. Riley

James B. Forgan,

ex officio

COMMITTEE ON STATE BUDGET AND EFFICIENCY

Howard Elting, Chairman

David R. Forgan

Richard C. Hall

Harry A. Wheeler

John G. Shedd

Homer A. Stillwell

Bernard A. Eckhart

COMMITTEE ON PUBLIC AQUARIUM

Augustus A. Carpenter, Chairman

James Simpson

Ezra J. Warner

COMMITTEE ON NATIONAL DEFENSE

Harrison B. Riley, Chairman

Samuel Insull

Henry H. Porter

Eugene J. Buffington

John T. Pirie

THE COMMERCIAL CLUB OF CHICAGO

1915-1916

<i>President</i>	John W. Scott
<i>Vice-President</i>	Victor F. Lawson
<i>Secretary</i>	Louis A. Seeberger
<i>Treasurer</i>	Edmund D. Hulbert

EXECUTIVE COMMITTEE

John W. Scott
Victor F. Lawson
Louis A. Seeberger
Edmund D. Hulbert

Ernest A. Hamill	Frank H. Armstrong
Eugene J. Buffington	Alexander H. Revell
William A. Gardner	Thomas E. Donnelley

RECEPTION COMMITTEE

Frank H. Armstrong, Chairman	
Henry B. Favill	Edward F. Swift
Charles H. Markham	Harry A. Wheeler

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	William A. Gardner
Alfred L. Baker	Charles H. Markham
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill ¹	Harry A. Wheeler

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman	
John V. Farwell, Vice-Chairman	
Charles H. Thorne, Secretary	
Clyde M. Carr	Charles L. Hutchinson
H. H. Porter	Joy Morton
James Simpson	Walter H. Wilson

¹Deceased Feb. 20, 1916.

OFFICERS AND COMMITTEES

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman

Bernard A. Eckhart, Vice-Chairman

Albert A. Sprague II, Secretary

THE COMMERCIAL CLUB OF CHICAGO

1914-1915

<i>President</i>	Bernard E. Sunny
<i>Vice-President</i>	William L. Brown
<i>Secretary</i>	Louis A. Seeberger
<i>Treasurer</i>	Arthur Meeker

EXECUTIVE COMMITTEE

Bernard E. Sunny
William L. Brown
Louis A. Seeberger
Arthur Meeker

Thomas E. Donnelley	John W. Scott
Joy Morton	Walter B. Smith
Alexander H. Revell	John E. Wilder

RECEPTION COMMITTEE

John E. Wilder, Chairman

Louis A. Ferguson	Harrison B. Riley
Edwin A. Potter	Frederic W. Upham

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	William A. Gardner
Alfred L. Baker	Charles H. Markham
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill	Harry A. Wheeler

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO¹

John E. Wilder, Chairman

Albert B. Dick	Alexander A. McCormick
Bernard A. Eckhart	Allen B. Pond

¹ Discharged, May 13, 1915.

OFFICERS AND COMMITTEES

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John W. Scott, Vice-Chairman
Charles H. Thorne, Secretary

Clyde M. Carr	Charles L. Hutchinson
Frederic A. Delano	Joy Morton
John V. Farwell	Walter H. Wilson

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman
Bernard A. Eckhart, Vice-Chairman
Albert A. Sprague II, Secretary

Victor F. Lawson	Frederic W. Upham
Cyrus H. McCormick	Walter H. Wilson
Harrison B. Riley	

THE COMMERCIAL CLUB OF CHICAGO

1913-1914

<i>President</i>	Benjamin Carpenter
<i>Vice-President</i>	Charles H. Thorne
<i>Secretary</i>	Walter B. Smith
<i>Treasurer</i>	Albert A. Sprague II

EXECUTIVE COMMITTEE

Benjamin Carpenter
Charles H. Thorne
Walter B. Smith
Albert A. Sprague II

RECEPTION COMMITTEE

Hugh J. McBirney, Chairman

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman	
Frank H. Armstrong	William A. Gardner
Alfred L. Baker	Charles H. Markham
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter ²	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill	Harry A. Wheeler

COMMITTEE ON A FEDERAL IMMIGRATION STATION
IN CHICAGO

¹ Appointed December 26, 1913, to act in Hugh J. McBirney's place while abroad.

² Resigned while in office as President.

OFFICERS AND COMMITTEES

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman	
Bernard A. Eckhart, Vice-Chairman	
Victor F. Lawson	Albert A. Sprague II
Cyrus H. McCormick	Frederic W. Upham
Harrison B. Riley	Walter H. Wilson

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman	
John W. Scott, Vice-Chairman	
Emerson B. Tuttle, Secretary	
Walter H. Wilson, Treasurer	
Alfred Cowles	Julius Rosenwald
Charles H. Hulburd	Bernard E. Sunny

THE COMMERCIAL CLUB OF CHICAGO

1912-1913

<i>President</i>	Clyde M. Carr
<i>Vice-President</i>	Bernard A. Eckhart
<i>Secretary</i>	Walter B. Smith
<i>Treasurer</i>	Stanley Field

EXECUTIVE COMMITTEE

Clyde M. Carr
Bernard A. Eckhart
Walter B. Smith
Stanley Field

Frederic A. Delano	William E. Clow
Arthur D. Wheeler ¹	Cyrus H. McCormick
Adolphus C. Bartlett ²	Theodore W. Robinson
	Charles L. Strobel

RECEPTION COMMITTEE

Arthur D. Wheeler, ¹ Chairman	
Charles L. Strobel, ³ Chairman	
J. Harley Bradley	John J. Glessner
Edwin G. Foreman	Charles H. Hulburd

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	William A. Gardner ⁴
Alfred L. Baker	Charles H. Markham ⁵
Edgar A. Bancroft	Allen B. Pond
Benjamin Carpenter	Theodore W. Robinson
Edward F. Carry	Homer A. Stillwell
Henry B. Favill	Harry A. Wheeler ⁴

¹ Deceased August 29, 1912.

² Appointed September 23, 1912.

³ Appointed September 23, 1912.

⁴ Appointed December 23, 1912.

⁵ Appointed January 6, 1913.

OFFICERS AND COMMITTEES

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman

Albert B. Dick	Bernard A. Eckhart
Alexander A. McCormick	Allen B. Pond

COMMITTEE OF EASTERN MEMBERS ON A FEDERAL IMMIGRATION STATION IN CHICAGO

Charles D. Norton, Chairman

Richard M. Bissell	John R. Morron
Robert C. Clowry	Norman B. Ream
John F. Harris	James Gamble Rogers

COMMITTEE ON REVISION OF ILLINOIS TAXATION LAWS

Adolphus C. Bartlett, Chairman
Arthur D. Wheeler,¹ Vice-Chairman
Bernard A. Eckhart,² Vice-Chairman

Victor F. Lawson	Albert A. Sprague II
Cyrus H. McCormick	Frederic W. Upham
Harrison B. Riley ³	Walter H. Wilson

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman
John W. Scott, Vice-Chairman
Emerson B. Tuttle, Secretary
Walter H. Wilson, Treasurer

Alfred Cowles	Julius Rosenwald
Charles H. Hulburd	Bernard E. Sunny

COMMITTEE ON UNITED STATES GOVERNMENT POSTS

Harold F. McCormick, Chairman

William E. Clow	Hugh J. McBirney
Thomas E. Donnelley	Hiram R. McCullough

¹ Deceased August 29, 1912.

² To fill unexpired term.

³ Appointed December 23, 1912.

THE COMMERCIAL CLUB OF CHICAGO

1911-1912

<i>President</i>	Frederic A. Delano
<i>Vice-President</i>	Frank H. Armstrong
<i>Secretary</i>	Edward F. Carry
<i>Treasurer</i>	John J. Mitchell

EXECUTIVE COMMITTEE

Frederic A. Delano
Frank H. Armstrong
Edward F. Carry
John J. Mitchell

David R. Forgan	Charles H. Conover
Alexander A. McCormick	Clayton Mark
William E. Clow	Cyrus H. McCormick

RECEPTION COMMITTEE

Alexander A. McCormick	Chairman
Nelson P. Bigelow	Walter B. Smith
Joseph E. Otis	Edward F. Swift

EDUCATIONAL COMMITTEE

Clayton Mark	Chairman
Frank H. Armstrong	Allen B. Pond
Alfred L. Baker	Theodore W. Robinson
Benjamin Carpenter	Homer A. Stillwell

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson	Chairman
Benjamin Carpenter	Alexander A. McCormick
Frank H. Jones	Hiram R. McCullough

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder	Chairman
Albert B. Dick	Allen B. Pond
Bernard A. Eckhart	Alexander A. McCormick

OFFICERS AND COMMITTEES

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Walter H. Wilson, Treasurer

Charles G. Dawes

Harold F. McCormick

Charles H. Hulburd

Julius Rosenwald

THE COMMERCIAL CLUB OF CHICAGO

1910-1911

<i>President</i>	David R. Forgan
<i>Vice-President</i>	Frank H. Jones
<i>Secretary</i>	Edward F. Carry
<i>Treasurer</i>	Francis C. Farwell

EXECUTIVE COMMITTEE

David R. Forgan
Frank H. Jones
Edward F. Carry
Francis C. Farwell

Theodore W. Robinson	William J. Chalmers
Arthur T. Aldis	Charles H. Conover
James B. Forgan	Clayton Mark

RECEPTION COMMITTEE

Arthur T. Aldis, Chairman

Charles R. Corwith	Mark Morton
Samuel M. Felton	Byron L. Smith

COMMITTEE ON PUBLICATION

John W. Scott, Chairman

Alfred Cowles	Herman H. Kohlsaat
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COMMITTEE ON PUBLIC HEALTH

Granger Farwell, Chairman

J. Ogden Armour	George Merryweather
J. J. Dau	Albert A. Sprague II

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman

Frank H. Armstrong	Eugene J. Buffington
Alfred L. Baker	Ernest A. Hamill
Nelson P. Bigelow	John R. Morron

OFFICERS AND COMMITTEES

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson, Chairman

Benjamin Carpenter

Joseph E. Otis

Hiram R. McCullough

Frederic W. Upham

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Clarence Buckingham, Chairman

Allen B. Pond

Alexander H. Revell

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL¹

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON EMPLOYERS' LIABILITY AND INDUSTRIAL INSURANCE

William E. Clow, Chairman

Edgar A. Bancroft

Harold F. McCormick

Thomas E. Donnelley

Mark Morton

Stanley Field

Edward F. Swift

Edward A. Turner

COMMITTEE ON REVISION OF CONSTITUTION²

John J. Glessner, Chairman

Edgar A. Bancroft

Rollin A. Keyes

COMMITTEE ON A FEDERAL IMMIGRATION STATION IN CHICAGO

John E. Wilder, Chairman

Alexander A. McCormick

Allen B. Pond

John V. Farwell

Bernard A. Eckhart

COMMITTEE ON STATE PAWNERS' SOCIETY

John V. Farwell, Chairman

¹ Discharged May 16, 1910.

² Discharged January 26, 1911.

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON CHATTEL MORTGAGE LOAN AND ANTI-LOAN SHARK LEGISLATION

John V. Farwell, Chairman

Edgar A. Bancroft

Frederic W. Upham

COMMITTEE ON PLAN OF CHICAGO

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Charles G. Dawes

Charles H. Hulburd

Harold F. McCormick

OFFICERS AND COMMITTEES

1909-1910

EXECUTIVE COMMITTEE

Theodore W. Robinson
Bernard E. Sunny
Homer A. Stillwell
Charles G. Dawes

RECEPTION COMMITTEE

Charles L. Strobel, Chairman

William L. Brown **Chauncey Keep**
Alfred Cowles **Albert A. Sprague II**

COMMITTEE ON PUBLICATION

John W. Scott, Chairman

EDUCATIONAL COMMITTEE

Clayton Mark, Chairman
Frank H. Armstrong David R. Forgan
Alfred L. Baker John R. Morron
Edward F. Carry Frederic W. Upham

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman
J. Ogden Armour Ernest A. Hamill
Granger Farwell Arthur Meeker

¹ Resigned December 30, 1909.

Resigned December 30.²

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON LAKE BLUFF NAVAL TRAINING STATION

Walter H. Wilson, Chairman

Alfred L. Baker

John R. Morron

Harold F. McCormick

Frederic W. Upham

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Clarence Buckingham, Chairman

Allen B. Pond

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE¹

Chairman Charles H. Wacker

Vice-Chairman John V. Farwell

Secretary Frederic A. Delano

Treasurer Walter H. Wilson

Edgar A. Bancroft

Adolphus C. Bartlett

Edward B. Butler Charles L. Hutchinson

Clyde M. Carr Joy Morton

Theodore W. Robinson

Charles H. Thorne

GENERAL COMMITTEE²

Edward B. Butler, Chairman

John W. Scott, Vice-Chairman

Emerson B. Tuttle, Secretary

Charles G. Dawes

Harold F. McCormick

Charles H. Hulburd

Charles L. Strobel

¹Resigned upon formation of Chicago Plan Commission.

²Appointed February 3, 1910.

OFFICERS AND COMMITTEES

COMMITTEE ON LAKE PARKS

Edward B. Butler, Chairman	
Edgar A. Bancroft	Harold F. McCormick
Clarence Buckingham	John J. Mitchell
Charles H. Hulburd	John E. Wilder

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman	
William E. Clow	Martin A. Ryerson
Cyrus H. McCormick	John G. Shedd
Joseph E. Otis	Louis F. Swift

COMMITTEE ON STREETS AND BOULEVARDS

Clyde M. Carr, Chairman	
John M. Clark	Louis A. Ferguson
Charles H. Conover	Stanley Field
Thomas E. Donnelley	John A. Spoor

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman	
Benjamin Carpenter	Hugh J. McBirney
Henry J. Macfarland	Edward A. Turner

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman	
Charles G. Dawes, Vice-Chairman	
Charles L. Hutchinson	Byron L. Smith
Edwin A. Potter	Albert A. Sprague
Walter H. Wilson	

THE COMMERCIAL CLUB OF CHICAGO

1908-1909

<i>President</i>	Rollin A. Keyes
<i>Vice-President</i>	Albert J. Earling
<i>Secretary</i>	John W. Scott
<i>Treasurer</i>	Edwin G. Foreman

EXECUTIVE COMMITTEE

Rollin A. Keyes
Albert J. Earling
John W. Scott
Edwin G. Foreman

John V. Farwell, Jr.	John G. Shedd
Frank H. Jones	Theodore W. Robinson
	John J. Glessner
	Frederick Greeley

RECEPTION COMMITTEE

Frank H. Jones, Chairman

Adolphus C. Bartlett	Stanley Field
John W. G. Cofran	Emerson B. Tuttle

EDUCATIONAL COMMITTEE

Theodore W. Robinson, Chairman

Edward B. Butler	Bernard E. Sunny
Edward F. Carry	Frederic W. Upham
Clayton Mark	Charles H. Wacker

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman

J. Ogden Armour	John J. Glessner
John V. Farwell, Jr.	Harold F. McCormick
	Alexander H. Revell

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Frederick Greeley, Chairman

Clarence Buckingham	Allen B. Pond
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OFFICERS AND COMMITTEES

LAKE BLUFF NAVAL TRAINING STATION COMMITTEE

Walter H. Wilson, Chairman

Alfred L. Baker

John R. Morron

Harold F. McCormick

Frederic W. Upham

COMMITTEE ON GLENWOOD SCHOOL

Edward B. Butler, Chairman

COMMITTEE ON ST. CHARLES SCHOOL

Stanley Field, Chairman

Benjamin Carpenter

COMMITTEE ON STATE PAWNERS' SOCIETY

John V. Farwell, Jr., Chairman

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE

Chairman Charles D. Norton

Vice-Chairman Charles H. Wacker

Secretary Frederic A. Delano

Treasurer Walter H. Wilson

Adolphus C. Bartlett

Edward B. Butler

Clyde M. Carr Charles L. Hutchinson

John V. Farwell, Jr. Rollin A. Keyes

Joy Morton

Charles H. Thorne

COMMITTEE ON LAKE PARKS

Edward B. Butler, Chairman

Edgar A. Bancroft John V. Farwell, Jr.

William L. Brown Harold F. McCormick

Charles G. Dawes John J. Mitchell

THE COMMERCIAL CLUB OF CHICAGO

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman

Adolphus C. Bartlett

Martin A. Ryerson

Franklin MacVeagh

John G. Shedd

Cyrus H. McCormick

Albert A. Sprague

COMMITTEE ON STREETS AND BOULEVARDS

Clyde M. Carr, Chairman

Charles H. Conover

Albert A. Sprague II

Thomas E. Donnelley

Frederic W. Upham

James L. Houghteling

Charles H. Wacker

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman

Benjamin Carpenter

Homer A. Stillwell

Edward F. Carry

Charles L. Strobel

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman

Charles G. Dawes

Albert A. Sprague

Charles L. Hutchinson

Walter H. Wilson

OFFICERS AND COMMITTEES

1907-1908

<i>President</i>	John V. Farwell, Jr.
<i>Vice-President</i>	John R. Morron
<i>Secretary</i>	John W. Scott
<i>Treasurer</i>	David R. Forgan

EXECUTIVE COMMITTEE

John V. Farwell, Jr.
John R. Morron
John W. Scott
David R. Forgan

George E. Adams	Louis F. Swift
Clyde M. Carr	John G. Shedd
Charles H. Wacker	Theodore W. Robinson

RECEPTION COMMITTEE

Charles H. Wacker, Chairman	
Benjamin Carpenter	Frank H. Jones
Leslie Carter	Charles L. Strobel

EDUCATIONAL COMMITTEE

Theodore W. Robinson, Chairman	
Thomas E. Donnelley	Clayton Mark
Granger Farwell	Bernard E. Sunny

LAKE BLUFF NAVAL TRAINING STATION COMMITTEE

Walter H. Wilson, Chairman	
Alfred L. Baker	John R. Morron
Harold F. McCormick	Frederic W. Upham

COMMITTEE ON PUBLIC HEALTH

Frank B. Noyes, Chairman	
J. Ogden Armour	Harold F. McCormick
John J. Glessner	Alexander H. Revell

COMMITTEE ON SMALL PARKS AND PLAYGROUNDS

Frederick Greeley, Chairman	
Clarence Buckingham	Allen B. Pond

THE COMMERCIAL CLUB OF CHICAGO

BUILDING OF COMFORT STATION COMMITTEE

Edwin G. Foreman, Chairman
Charles D. Norton

COMMITTEE ON PLAN OF CHICAGO

GENERAL COMMITTEE

<i>Chairman</i>	Charles D. Norton
<i>Vice-Chairman</i>	Charles H. Wacker
<i>Secretary</i>	Frederic A. Delano
<i>Treasurer</i>	Walter H. Wilson
Adolphus C. Bartlett	
Edward B. Butler	John V. Farwell, Jr.
Clyde M. Carr	Joy Morton
Charles H. Thorne	

COMMITTEE ON LAKE FRONT

Edward B. Butler, Chairman	
Leslie Carter	John V. Farwell, Jr.
Charles G. Dawes	Victor F. Lawson
Harold F. McCormick	

COMMITTEE ON RAILWAY TERMINALS

Joy Morton, Chairman	
Adolphus C. Bartlett	Franklin MacVeagh
William J. Chalmers	Cyrus H. McCormick
Charles H. Hulburd	Martin A. Ryerson
Chauncey Keep	John G. Shedd
Albert A. Sprague	

COMMITTEE ON BOULEVARD TO CONNECT NORTH AND SOUTH SIDES

Clyde M. Carr, Chairman	
Charles H. Conover	Charles H. Thorne
James L. Houghteling	Frederic W. Upham
Albert A. Sprague II	Charles H. Wacker

OFFICERS AND COMMITTEES

COMMITTEE ON INTERURBAN ROADWAYS

Charles H. Thorne, Chairman	
Enos M. Barton	Frederick Greeley

COMMITTEE ON FINANCE

Adolphus C. Bartlett, Chairman	
Charles G. Dawes	Albert A. Sprague
Charles L. Hutchinson	Walter H. Wilson

**Membership
of
The Commercial Club of Chicago**

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

ACTIVE MEMBERS

1917 Sewell L. Avery
President United States Gypsum Co.

1899 Alfred L. Baker
Alfred L. Baker & Co.

1898 Edgar A. Bancroft
Scott, Bancroft, Martin & Stephens

1902 Eugene J. Buffington
President Illinois Steel Co.

1918 Leonard A. Busby
Busby, Weber & Miller.

1913 H. M. Byllesby
President H. M. Byllesby & Co.

1914 Augustus A. Carpenter
Vice-President Ayer & Lord Tie Co.

1896 Benjamin Carpenter
President Geo. B. Carpenter & Co.

1906 Clyde M. Carr
President Joseph T. Ryerson & Son

1904 Edward F. Carry
President Haskell & Barker Car Company

1901 William E. Clow
President James B. Clow & Sons

1898 Alfred Cowles
332 South La Salle Street

1915 Richard T. Crane, Jr.
President Crane Company

1914 Joseph M. Cudahy
First Vice-President Sinclair Oil & Refining Corporation

1921 Frank S. Cunningham
President Butler Brothers.

1902 Charles G. Dawes
Chairman Board of Directors Central Trust Company of Illinois

1915 Rufus C. Dawes
Public Utilities

1911 Albert B. Dick
President A. B. Dick Co.

THE COMMERCIAL CLUB OF CHICAGO

1902 Thomas E. Donnelley
President R. R. Donnelley & Sons Co.

1898 Bernard A. Eckhart
President B. A. Eckhart Milling Co.

1913 Howard Elting
President Heath & Milligan Mfg. Co.

1902 Francis C. Farwell
Treasurer John V. Farwell Co.

1896 John V. Farwell
President John V. Farwell Co.

1906 Samuel M. Felton
President Chicago Great Western R. R. Co.

1906 Stanley Field
Capitalist

1902 David R. Forgan
President National City Bank of Chicago

1884 John J. Glessner
Vice-President International Harvester Co.

1913 Richard C. Hall
Western Selling Agent United States Rubber Co.

1897 Ernest A. Hamill
Chairman Board of Directors Corn Exchange National Bank

1916 Albert W. Harris
President Harris Trust & Savings Bank

1914 James O. Heyworth
M. Am. Soc. C. E., General Contractor

1915 Hale Holden
President Chicago, Burlington & Quincy R. R. Co.

1913 Edmund D. Hulbert
President Merchants Loan & Trust Co.
President Illinois Trust & Savings Bank.
President Corn Exchange National Bank.

1917 Edward N. Hurley
Manufacturer

1882 Charles L. Hutchinson
Vice-President Corn Exchange National Bank

1896 Rollin A. Keyes
President Franklin MacVeagh & Co.

1915 Robert P. Lamont
President American Steel Foundries

1899 Victor F. Lawson
President The Chicago Daily News Co.

ACTIVE MEMBERS

1919 Alex. Legge
Vice-President and General Manager International Harvester Co.

1897 Hugh J. McBirney
Assistant Manager National Lead Co.

1885 Cyrus H. McCormick
Chairman Board of Directors International Harvester Co.

1898 Harold F. McCormick
President International Harvester Co.

1904 Medill McCormick
1116 Century Building

1916 Donald R. McLennan
Marsh & McLennan

1901 Clayton Mark
Vice-President National Malleable Castings Co.

1912 Charles H. Markham
President Illinois Central Railroad Company

1896 Arthur Meeker
Vice-President Armour & Co.

1901 George Merryweather
Highland Park, Ill.

1901 Joy Morton
Joy Morton & Co.

1906 Mark Morton
President Western Cold Storage Co.

1904 Joseph E. Otis
President Central Trust Company of Illinois.

1914 Clarence S. Pellet
Fire Insurance

1917 Charles Piez
President and Treasurer Link Belt Company

1914 John T. Pirie
Carson, Pirie, Scott & Co.

1901 Allen B. Pond
Pond & Pond

1913 H. H. Porter
1005 First National Bank Building

1896 Alexander H. Revell
President Alexander H. Revell & Co.

1910 George M. Reynolds
Chairman Board of Directors The Continental and Commercial
National Bank of Chicago

1912 Harrison B. Riley
President Chicago Title and Trust Co.

THE COMMERCIAL CLUB OF CHICAGO

1903 **Theodore W. Robinson**
First Vice-President Illinois Steel Co.

1910 **Julius Rosenwald**
President Sears, Roebuck & Co.

1888 **Martin A. Ryerson**
134 S. La Salle Street

1920 **George E. Scott**
Vice-President American Steel Foundries.

1905 **John W. Scott**
Carson, Pirie, Scott & Co.

1896 **Louis A. Seeberger**
Louis A. Seeberger & Co.

1897 **John G. Shedd**
President Marshall Field & Co.

1915 **James Simpson**
Vice-President Marshall Field & Co.

1915 **Solomon A. Smith**
President The Northern Trust Company

1904 **Walter B. Smith**
50 South La Salle Street

1903 **Albert A. Sprague II**
Vice-President Sprague, Warner & Co.

1919 **Robert W. Stewart**
Chairman Board of Directors Standard Oil Company of Indiana

1920 **Silas H. Strawn**
38 South Dearborn Street

1919 **John Stuart**
Vice-President Quaker Oats Co.

1906 **Edward F. Swift**
Vice-President Swift & Co.

1902 **Charles H. Thorne**

1917 **Robert J. Thorne**

1899 **Frederic W. Upham**
President Consumers Company

1897 **Charles H. Wacker**
Real Estate

1915 **Ezra J. Warner**
Vice President and Secretary Sprague, Warner & Co.

1916 **Frank O. Wetmore**
President First National Bank of Chicago

1912 **Harry A. Wheeler**
Vice President Union Trust Co.

ASSOCIATE MEMBERS

1905 John E. Wilder
President Wilder & Co.
1916 Oliver T. Wilson
Wilson Brothers
1919 Thomas E. Wilson
President Wilson & Co.
1896 Walter H. Wilson
Walter H. Wilson & Co.
1918 Wallace C. Winter
Broker—Farnum, Winter & Co.

ASSOCIATE MEMBERS

1899 Arthur T. Aldis
Real Estate
1901 J. Ogden Armour
President Armour & Co.
1889 Edward E. Ayer
Chairman Board of Directors Ayer & Lord Tie Co.
1882 Adolphus C. Bartlett
Chairman Board of Directors Hibbard, Spencer, Bartlett & Co.
1901 William L. Brown
President Pickands, Brown & Co.
1896 Edward B. Butler
Chairman Board of Directors Butler Brothers
1894 William J. Chalmers
Manufacturer
1899 Rensselaer W. Cox
President Pioneer Cooperage Co.
1904 J. J. Dau
Chairman Board of Directors Reid, Murdoch & Co.
1897 Albert J. Earling
1899 Louis A. Ferguson
Vice-President Commonwealth Edison Co.
1902 James B. Forgan
Chairman Board of Directors First National Bank of Chicago
1878 Marvin Hughitt
Chairman Board of Directors Chicago & North Western Railway Co.
1900 Charles H. Hulburd
President Elgin National Watch Co.
1899 Samuel Insull
President Commonwealth Edison Co.

THE COMMERCIAL CLUB OF CHICAGO

1898	David B. Jones President Mineral Point Zinc Co.
1900	Chauncey Keep
1897	Alexander A. McCormick Alderman
1899	Hiram R. McCullough Vice-President Chicago & North Western Railway Co.
1896	John J. Mitchell Chairman Board of Directors Illinois Trust and Savings Bank Chairman Board of Directors Merchants Loan & Trust Co.
1902	Edwin A. Potter
1899	John A. Spoor Chairman Board of Directors Union Stock Yards and Transit Co.
1896	Charles L. Strobel President Strobel Steel Construction Co.
1900	Bernard E. Sunny President Chicago Telephone Co.
1901	Louis F. Swift President Swift & Co.

NON-RESIDENT MEMBERS

1896	Nelson P. Bigelow Bigelow, Arkansas	1880	The Right Hon. Lord Leith of Fyvie
1896	Richard M. Bissell Hartford	1898	Robert T. Lincoln Washington, D. C.
1895	Robert C. Clowry New York	1878	Franklin MacVeagh Washington, D. C.
1902	Charles R. Crane New York	1896	John R. Morron New York
1902	Frederic A. Delano Washington, D. C.	1902	Charles D. Norton New York
1880	Lyman J. Gage Point Loma, Cal.	1902	Frank B. Noyes Washington, D. C.
1902	John F. Harris New York	1899	James Gamble Rogers
1898	Charles H. Hodges Detroit	1896	H. Gordon Selfridge London
1902	Edward D. Kenna New York	1894	Melville E. Stone New York
1896	William Kent Kentfield, Cal.		

DECEASED MEMBERS

DECEASED MEMBERS

Solomon Albert Smith	November, 1879
Edward Swan Stickney	March, 1880
James Monroe Walker	January, 1881
Richard C. Meldrum	April, 1881
George Armour	June, 1881
John Clark Coonley	October, 1882
Charles Palmer Kellogg	April, 1883
Anson Stager	March, 1885
John Winkinson McGenniss	May, 1885
George Clinton Clarke	April, 1887
Martin Ryerson	September, 1887
John Crerar	October, 1889
William Emerson Strong	April, 1891
Uri Balcom	November, 1893
John Burroughs Drake	November, 1895
Charles Mather Henderson	January, 1896
Edson Keith	November, 1896
James Wheeler Oakley	January, 1897
Henry Baldwin Stone	July, 1897
George Mortimer Pullman	October, 1897
Louis Wampold	February, 1898
Henry William King	April, 1898
John DeKoven	April, 1898
William Charles Dustin Grannis	August, 1898
Robert Alexander Waller	February, 1899
George Walker Meeker	April, 1899
Charles Fargo	October, 1900
Philip Danforth Armour	January, 1901
John Wesley Doane	March, 1901
Alexander Caldwell McClurg	April, 1901
John Spragins Hannah	July, 1901
Anthony Frederick Seeberger	July, 1901
John James Janes	August, 1901

THE COMMERCIAL CLUB OF CHICAGO

Dunlap Smith	December, 1901
Nathaniel Kellogg Fairbank	March, 1903
Charles Benjamin Farwell	September, 1903
William Taylor Baker	October, 1903
William Gold Hibbard	October, 1903
Elias Taylor Watkins	December, 1903
Christoph Hotz	January, 1904
Hermon Beardsley Butler	February, 1904
Eugene Cary	March, 1904
Levi Zeigler Leiter	June, 1904
George Clarke Walker	April, 1905
Elbridge Gerry Keith	May, 1905
Graeme Stewart	June, 1905
Rockwell King	July, 1905
William Chisholm	December, 1905
Marshall Field	January, 1906
William Rainey Harper	January, 1906
Peter Schuttler	September, 1906
James Herron Eckels	April, 1907
Orrin Woodward Potter	May, 1907
John M. Durand	November, 1907
Francis Bolles Peabody	January, 1908
Andrew Brown	August, 1908
Leslie Carter	September, 1908
Charles Frederick Kimball	January, 1909
Otho S. A. Sprague	February, 1909
Charles Leffingwell Bartlett	March, 1909
Turlington W. Harvey	September, 1909
Thomas Murdoch	December, 1909
Henry Homes Porter	March, 1910
Erskine Mason Phelps	May, 1910
James Lawrence Houghteling	July, 1910
Paul Morton	January, 1911
Joseph Tilton Bowen	March, 1911
Augustus Alvord Carpenter	September, 1911

THE COMMERCIAL CLUB OF CHICAGO

Robert Mather	.	.	.	.	.	.	October, 1911
Richard T. Crane	.	.	.	.	.	.	January, 1912
John W. G. Cofran	.	.	.	.	.	.	January, 1912
Frederick Greeley	.	.	.	.	.	.	January, 1912
James T. Harahan	.	.	.	.	.	.	January, 1912
Daniel H. Burnham	.	.	.	.	.	.	June, 1912
Arthur D. Wheeler	.	.	.	.	.	.	August, 1912
Thies J. Lefens	.	.	.	.	.	.	April, 1913
Clarence Buckingham	.	.	.	.	.	.	August, 1913
Eliphalet W. Blatchford	.	.	.	.	.	.	January, 1914
Byron L. Smith	.	.	.	.	.	.	March, 1914
Franklin H. Head	.	.	.	.	.	.	June, 1914
William S. Warren	.	.	.	.	.	.	August, 1914
Darius Miller	.	.	.	.	.	.	August, 1914
Albert Arnold Sprague	.	.	.	.	.	.	January, 1915
Norman B. Ream	.	.	.	.	.	.	February, 1915
William H. Rand	.	.	.	.	.	.	June, 1915
Edwin G. Foreman	.	.	.	.	.	.	August, 1915
Charles H. Conover	.	.	.	.	.	.	November, 1915
Charles R. Corwith	.	.	.	.	.	.	December, 1915
Henry Baird Favill	.	.	.	.	.	.	February, 1916
Enos M. Barton	.	.	.	.	.	.	May, 1916
William A. Gardner	.	.	.	.	.	.	May, 1916
Murry Nelson	.	.	.	.	.	.	January, 1917
Edward A. Turner	.	.	.	.	.	.	June, 1917
George E. Adams	.	.	.	.	.	.	October, 1917
Homer A. Stillwell	.	.	.	.	.	.	June, 1918
John M. Clark	.	.	.	.	.	.	August, 1918
Harlow N. Higinbotham	.	.	.	.	.	.	April, 1919
Granger Farwell	.	.	.	.	.	.	May, 1919
J. Harley Bradley	.	.	.	.	.	.	June, 1919
La Verne W. Noyes	.	.	.	.	.	.	July, 1919
Edward P. Ripley	.	.	.	.	.	.	February, 1920
Frank H. Armstrong	.	.	.	.	.	.	February, 1920
William Alden Fuller	.	.	.	.	.	.	November, 1920
Henry J. Macfarland	.	.	.	.	.	.	December, 1920

Officers
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

OFFICERS

PRESIDENTS OF THE COMMERCIAL CLUB

1877-1907

Levi Z. Leiter	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1877-1878
John W. Doane	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1878-1879
John W. Doane	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1879-1880
Orrin W. Potter	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1880-1881
Albert A. Sprague	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1881-1882
Augustus A. Carpenter	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1882-1883
John M. Clark	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1883-1884
Franklin MacVeagh	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1884-1885
Lyman J. Gage	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1885-1886
Adolphus C. Bartlett	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1886-1887
Eliphalet W. Blatchford	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1887-1888
Charles L. Hutchinson	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1888-1889
Elbridge G. Keith	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1889-1890
Marvin Houghitt	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1890-1891
Turlington W. Harvey	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1891-1892
Alexander C. McClurg	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1892-1893
William T. Baker	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1893-1894
Henry W. King	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1894-1895
Francis B. Peabody	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1895-1896
John J. Glessner	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1896-1897
Eugene Cary	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1897-1898
Cyrus H. McCormick	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1898-1899
William J. Chalmers	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1899-1900
William A. Fuller	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1900-1901
David B. Jones	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1901-1902
Martin A. Ryerson	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1902-1903
J. Harley Bradley	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1903-1904
Edward B. Butler	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1904-1905
George E. Adams	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1905-1906

THE COMMERCIAL CLUB OF CHICAGO

PRESIDENTS OF THE MERCHANTS CLUB

1896-1907

John V. Farwell, Jr.	.	.	.	.	.	.	.	.	.	.	.	.	1896-1897
John V. Farwell, Jr.	.	.	.	.	.	.	.	.	.	.	.	.	1897-1898
Harry G. Selfridge	.	.	.	.	.	.	.	.	.	.	.	.	1898-1899
Edgar A. Bancroft	.	.	.	.	.	.	.	.	.	.	.	.	1899-1900
Hermon B. Butler	.	.	.	.	.	.	.	.	.	.	.	.	1900-1901
Richard M. Bissell	.	.	.	.	.	.	.	.	.	.	.	.	1901-1902
Alexander A. McCormick	.	.	.	.	.	.	.	.	.	.	.	.	1902-1903
Walter H. Wilson	.	.	.	.	.	.	.	.	.	.	.	.	1903-1904
Alfred L. Baker	.	.	.	.	.	.	.	.	.	.	.	.	1904-1905
Charles H. Wacker	.	.	.	.	.	.	.	.	.	.	.	.	1905-1906
Charles D. Norton	.	.	.	.	.	.	.	.	.	.	.	.	1906-1907

PRESIDENTS OF THE COMMERCIAL CLUB

1907-1921

John V. Farwell	.	.	.	.	.	.	.	.	.	.	.	.	1907-1908
Rollin A. Keyes	.	.	.	.	.	.	.	.	.	.	.	.	1908-1909
Theodore W. Robinson	.	.	.	.	.	.	.	.	.	.	.	.	1909-1910
David R. Forgan	.	.	.	.	.	.	.	.	.	.	.	.	1910-1911
Frederic A. Delano	.	.	.	.	.	.	.	.	.	.	.	.	1911-1912
Clyde M. Carr	.	.	.	.	.	.	.	.	.	.	.	.	1912-1913
Benjamin Carpenter	.	.	.	.	.	.	.	.	.	.	.	.	1913-1914
Bernard E. Sunny	.	.	.	.	.	.	.	.	.	.	.	.	1914-1915
John W. Scott	.	.	.	.	.	.	.	.	.	.	.	.	1915-1916
James B. Forgan	.	.	.	.	.	.	.	.	.	.	.	.	1916-1917
Harrison B. Riley	.	.	.	.	.	.	.	.	.	.	.	.	1917-1918
Thomas E. Donnelley	.	.	.	.	.	.	.	.	.	.	.	.	1918-1919
Edgar A. Bancroft	.	.	.	.	.	.	.	.	.	.	.	.	1919-1920
Howard Elting	.	.	.	.	.	.	.	.	.	.	.	.	1920-1921
Samuel Insull	.	.	.	.	.	.	.	.	.	.	.	.	1921-1922

VICE-PRESIDENTS OF THE COMMERCIAL CLUB

1877-1907

John W. Doane	.	.	.	.	.	.	.	.	.	.	.	.	1877-1878
Anson Stager	.	.	.	.	.	.	.	.	.	.	.	.	1878-1879
Nathaniel K. Fairbank	.	.	.	.	.	.	.	.	.	.	.	.	1879-1880

OFFICERS

Albert A. Sprague	.	.	.	.	.	.	.	.	.	.	1880-1881
Murry Nelson	.	.	.	.	.	.	.	.	.	.	1881-1882
Marvin Hughitt	.	.	.	.	.	.	.	.	.	.	1882-1883
George M. Pullman	.	.	.	.	.	.	.	.	.	.	1883-1884
George M. Pullman	.	.	.	.	.	.	.	.	.	.	1884-1885
Adolphus C. Bartlett	.	.	.	.	.	.	.	.	.	.	1885-1886
Eliphalet W. Blatchford	.	.	.	.	.	.	.	.	.	.	1886-1887
Charles L. Hutchinson	.	.	.	.	.	.	.	.	.	.	1887-1888
Elbridge G. Keith	.	.	.	.	.	.	.	.	.	.	1888-1889
Marvin Hughitt	.	.	.	.	.	.	.	.	.	.	1889-1890
Turlington W. Harvey	.	.	.	.	.	.	.	.	.	.	1890-1891
Alexander C. McClurg	.	.	.	.	.	.	.	.	.	.	1891-1892
William T. Baker	.	.	.	.	.	.	.	.	.	.	1892-1893
John B. Drake	.	.	.	.	.	.	.	.	.	.	1893-1894
George C. Walker	.	.	.	.	.	.	.	.	.	.	1894-1895
Henry B. Stone	.	.	.	.	.	.	.	.	.	.	1895-1896
Eugene Cary	.	.	.	.	.	.	.	.	.	.	1896-1897
Cyrus H. McCormick	.	.	.	.	.	.	.	.	.	.	1897-1898
H. N. Higinbotham	.	.	.	.	.	.	.	.	.	.	1898-1899
Martin A. Ryerson	.	.	.	.	.	.	.	.	.	.	1899-1900
David B. Jones	.	.	.	.	.	.	.	.	.	.	1900-1901
Edward E. Ayer	.	.	.	.	.	.	.	.	.	.	1901-1902
J. Harley Bradley	.	.	.	.	.	.	.	.	.	.	1902-1903
Edward B. Butler	.	.	.	.	.	.	.	.	.	.	1903-1904
George E. Adams	.	.	.	.	.	.	.	.	.	.	1904-1905
John V. Farwell, Jr.	.	.	.	.	.	.	.	.	.	.	1905-1906

VICE-PRESIDENTS OF THE MERCHANTS CLUB

1896-1907

Dunlap Smith	.	.	.	.	.	.	.	.	.	.	1896-1897
Dunlap Smith	.	.	.	.	.	.	.	.	.	.	1897-1898
Leslie Carter	.	.	.	.	.	.	.	.	.	.	1898-1899
Rollin A. Keyes	.	.	.	.	.	.	.	.	.	.	1899-1900
Graeme Stewart	.	.	.	.	.	.	.	.	.	.	1900-1901
Arthur Meeker	.	.	.	.	.	.	.	.	.	.	1901-1902
Louis A. Seeberger	.	.	.	.	.	.	.	.	.	.	1902-1903
Alexander H. Revell	.	.	.	.	.	.	.	.	.	.	1903-1904

THE COMMERCIAL CLUB OF CHICAGO

Charles H. Wacker	1904-1905
Frank H. Armstrong	1905-1906
John R. Morron	1906-1907

VICE-PRESIDENTS OF THE COMMERCIAL CLUB

1907-1921

John R. Morron	1907-1908
Albert J. Earling	1908-1909
Bernard E. Sunny	1909-1910
Frank H. Jones	1910-1911
Frank H. Armstrong	1911-1912
Bernard A. Eckhart	1912-1913
Charles H. Thorne	1913-1914
William L. Brown	1914-1915
Victor F. Lawson	1915-1916
Thomas E. Donnelley	1916-1917
Louis A. Ferguson	1917-1918
Edmund D. Hulbert	1918-1919
Frank O. Wetmore	1919-1920
James O. Heyworth	1920-1921
John G. Shedd	1921-1922

TREASURERS OF THE COMMERCIAL CLUB

1877-1907

Murry Nelson	1877-1878
Murry Nelson	1878-1879
Murry Nelson	1879-1880
Murry Nelson	1880-1881
William T. Baker	1881-1882
Anthony F. Seeberger	1882-1883
Anthony F. Seeberger	1883-1884
John B. Drake	1884-1885
Louis Wampold	1885-1886
Charles L. Hutchinson	1886-1887
William Munro	1887-1888
William Munro	1888-1889
William Munro	1889-1890
Harlow N. Higinbotham	1890-1891

OFFICERS

Henry J. Macfarland	.	.	.	.	.	.	.	.	1891-1892
Henry J. Macfarland	.	.	.	.	.	.	.	.	1892-1893
Henry J. Macfarland	.	.	.	.	.	.	.	.	1893-1894
Henry J. Macfarland	.	.	.	.	.	.	.	.	1894-1895
Henry J. Macfarland	.	.	.	.	.	.	.	.	1895-1896
Henry J. Macfarland	.	.	.	.	.	.	.	.	1896-1897
Henry J. Macfarland	.	.	.	.	.	.	.	.	1897-1898
Henry J. Macfarland	.	.	.	.	.	.	.	.	1898-1899
Henry J. Macfarland	.	.	.	.	.	.	.	.	1899-1900
Henry J. Macfarland	.	.	.	.	.	.	.	.	1900-1901
Charles F. Kimball	.	.	.	.	.	.	.	.	1901-1902
Charles F. Kimball	.	.	.	.	.	.	.	.	1902-1903
Charles F. Kimball	.	.	.	.	.	.	.	.	1903-1904
Elbridge G. Keith	.	.	.	.	.	.	.	.	1904-1905
Ernest A. Hamill	.	.	.	.	.	.	.	.	1905-1906

TREASURERS OF THE MERCHANTS CLUB

1896-1907

Charles R. Corwith	.	.	.	.	.	.	.	.	1896-1897
Charles R. Corwith	.	.	.	.	.	.	.	.	1897-1898
Nelson P. Bigelow	.	.	.	.	.	.	.	.	1898-1899
Nelson P. Bigelow	.	.	.	.	.	.	.	.	1899-1900
Edwin G. Foreman	.	.	.	.	.	.	.	.	1900-1901
Alfred L. Baker	.	.	.	.	.	.	.	.	1901-1902
Alfred L. Baker	.	.	.	.	.	.	.	.	1902-1903
Harold F. McCormick	.	.	.	.	.	.	.	.	1903-1904
Reuben H. Donnelley	.	.	.	.	.	.	.	.	1904-1905
David R. Forgan	.	.	.	.	.	.	.	.	1905-1906
William E. Clow	.	.	.	.	.	.	.	.	1906-1907

TREASURERS OF THE COMMERCIAL CLUB

1907-1921

David R. Forgan	.	.	.	.	.	.	.	.	1907-1908
Edwin G. Foreman	.	.	.	.	.	.	.	.	1908-1909
Charles G. Dawes	.	.	.	.	.	.	.	.	1909-1910
Francis C. Farwell	.	.	.	.	.	.	.	.	1910-1911
John J. Mitchell	.	.	.	.	.	.	.	.	1911-1912

THE COMMERCIAL CLUB OF CHICAGO

Stanley Field	1912-1913
Albert A. Sprague II	1913-1914
Arthur Meeker	1914-1915
Edmund D. Hulbert	1915-1916
Joseph E. Otis	1916-1917
Homer A. Stillwell	1917-1918
John E. Wilder	1918-1919
Robert J. Thorne	1919-1920
Solomon A. Smith	1920-1921
Ezra J. Warner	1921-1922

SECRETARIES OF THE COMMERCIAL CLUB

1877-1907

George C. Clarke	1877-1878
George C. Clarke	1878-1879
George C. Clarke	1879-1880
George C. Clarke	1880-1881
George C. Clarke	1881-1882
George C. Clarke	1882-1883
George C. Clarke	1883-1884
George C. Clarke	1884-1885
John J. Janes	1885-1886
John J. Janes	1886-1887
John J. Janes	1887-1888
John J. Janes	1888-1889
John J. Janes	1889-1890
John J. Janes	1890-1891
John J. Janes	1891-1892
John J. Janes	1892-1893
John J. Janes	1893-1894
John J. Janes	1894-1895
John J. Janes	1895-1896
John J. Janes	1896-1897
John J. Janes	1897-1898
John J. Janes	1898-1899
John J. Janes	1899-1900
John J. Janes	1900-1901
Rollin A. Keyes	1901-1902

OFFICERS

Rollin A. Keyes	1902-1903
Rollin A. Keyes	1903-1904
Charles H. Hulburd	1904-1905
Benjamin Carpenter	1905-1906

SECRETARIES OF THE MERCHANTS CLUB

1896-1907

Walter H. Wilson	1896-1897
Walter H. Wilson	1897-1898
Walter H. Wilson	1898-1899
Alexander A. McCormick	1899-1900
Hugh J. McBirney	1900-1901
Benjamin Carpenter	1901-1902
W. Vernon Booth	1902-1903
Frank H. Armstrong	1903-1904
Charles D. Norton	1904-1905
Charles D. Norton	1905-1906
Thomas E. Donnelley	1906-1907

SECRETARIES OF THE COMMERCIAL CLUB

1907-1921

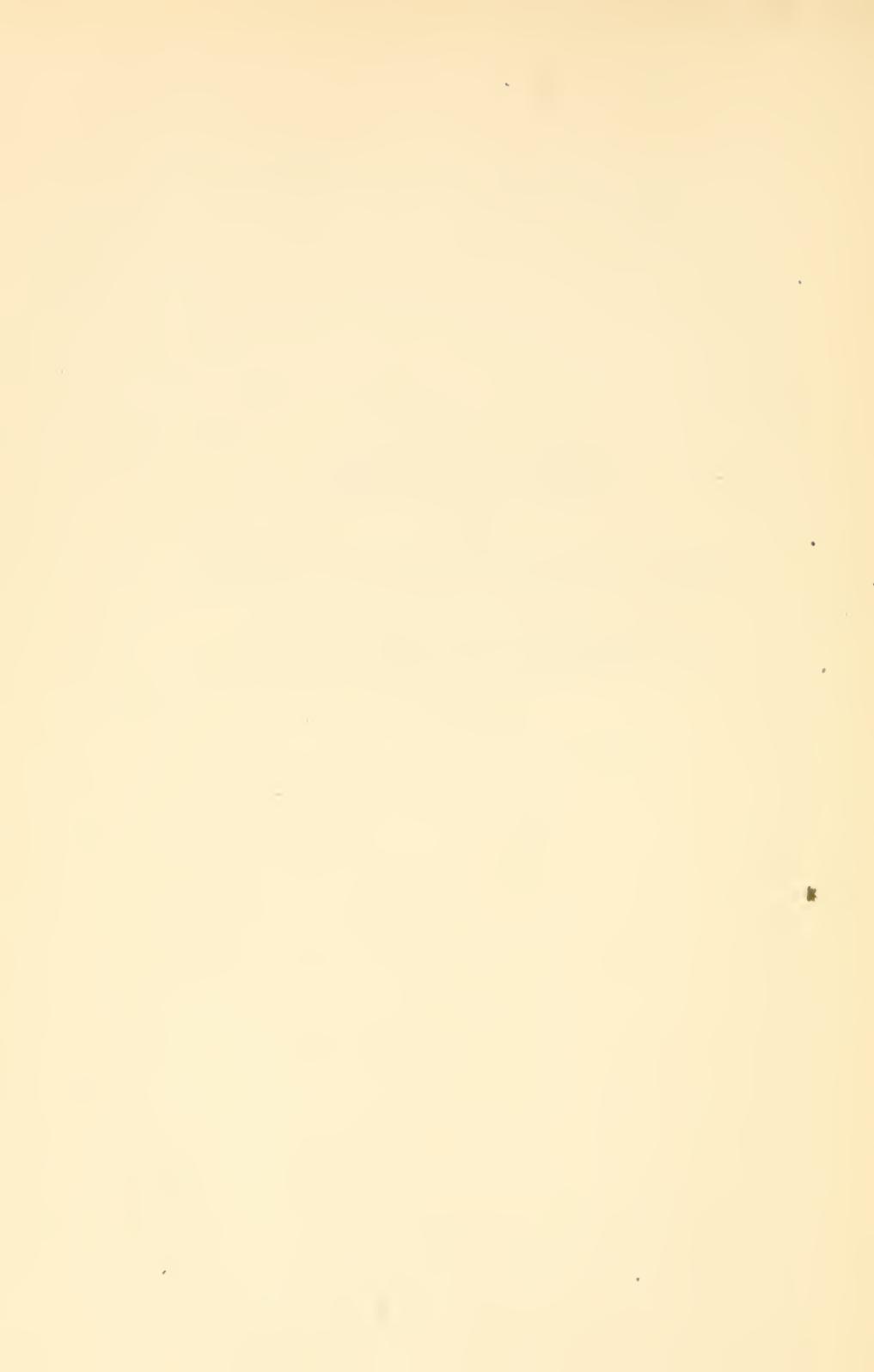
John W. Scott	1907-1908
John W. Scott	1908-1909
Homer A. Stillwell	1909-1910
Edward F. Carry	1910-1911
Edward F. Carry	1911-1912
Walter B. Smith	1912-1913
Walter B. Smith	1913-1914
Louis A. Seeberger	1914-1915
Louis A. Seeberger	1915-1916
Alfred Cowles	1916-1917
Alfred Cowles	1917-1918
Rufus C. Dawes	1918-1919
Rufus C. Dawes	1919-1920
Sewell L. Avery	1920-1921
Sewell L. Avery	1921-1922

Subjects of Meetings
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907



SUBJECTS OF MEETINGS OF THE COMMERCIAL CLUB OF CHICAGO

1907

GEORGE E. ADAMS, President

APRIL 6.—One Hundred and Ninety-sixth Regular Meeting.
The City and the State.

RT. HONORABLE JAMES BRYCE, BRITISH AMBASSADOR.

APRIL 27.—One Hundred and Ninety-seventh Regular and
Twenty-ninth Annual Meeting.

CLOSED MEETING.

Plan of Chicago.

General Discussion.

1907-1908

JOHN V. FARWELL, JR., President

MAY 31.—Special Meeting.

Formal Dinner in honor of General Baron Kuroki.

MAJOR-GENERAL A. W. GREELY, U. S. A., COMMANDER OF THE NORTHERN
DIVISION. HONORABLE GEORGE E. ADAMS.

NOVEMBER 9.—One Hundred and Ninety-eighth Regular
Meeting.

The Effect of Industrial Education upon the German
Empire.

DR. K. G. RUDOLPH LEONARD, JR., UNIVERSITY OF BRESLAU.

The Effect of Industrial Education upon Labor.

JOHN GOLDEN, PRESIDENT UNITED TEXTILE WORKERS OF AMERICA.

Possibilities of Industrial Education in America.

HENRY S. PRITCHETT, PRESIDENT CARNEGIE FOUNDATION FOR THE
ADVANCEMENT OF TEACHING.

THE COMMERCIAL CLUB OF CHICAGO

DECEMBER 14.—One Hundred and Ninety-ninth Regular Meeting.

Public Domain.—Department of the Interior.

HONORABLE ETHAN A. HITCHCOCK, EX-SECRETARY OF THE INTERIOR.

Forestry, Irrigation and Public Lands.

GEORGE H. MAXWELL, EXECUTIVE CHAIRMAN THE NATIONAL IRRIGATION ASSOCIATION.

JANUARY 11.—Two Hundredth Regular Meeting.

The Principles of Infection and the Tuberculosis Problem.

DR. L. HEKTOEN, DIRECTOR OF THE MEMORIAL INSTITUTE FOR INFECTIOUS DISEASES.

DR. HENRY BAIRD FAVILL.

DR. FRANK BILLINGS.

DR. WILLIAM A. EVANS, COMMISSIONER OF HEALTH OF CHICAGO.

JANUARY 25.—Two Hundred and First Regular Meeting.

CLOSED MEETING.

Plan of Chicago.

General Discussion.

MARCH 14.—Two Hundred and Second Regular Meeting.

The Government and Business.

WOODROW WILSON, LL. D., PRESIDENT OF PRINCETON UNIVERSITY.

APRIL 4.—Two Hundred and Third Regular Meeting.

Formal Dinner in honor of the Honorable William H. Taft, Secretary of War.

MAY 2.—Two Hundred and Fourth Regular and Thirtieth Annual Meeting.

CLOSED MEETING.

1908-1909

ROLLIN A. KEYES, President

NOVEMBER 3.—Special Meeting.

Informal Dinner to receive returns of election.

SUBJECTS OF MEETINGS

NOVEMBER 14.—Two Hundred and Fifth Regular Meeting.
The Public Schools of Our Large Cities; Their Administration and Curriculum.

JOHN H. FINLEY, LL. D., PRESIDENT OF THE COLLEGE OF THE CITY OF NEW YORK.

DECEMBER 12.—Two Hundred and Sixth Regular Meeting.
The Psychologist and the Practical Life.

PROFESSOR HUGO MUNSTERBERG OF HARVARD UNIVERSITY.

JANUARY 9.—Two Hundred and Seventh Regular Meeting
Parole, Probation and Indeterminate Sentence.

MAJOR R. W. CLAUGHRY OF FT. LEAVENWORTH.

JUDGE ALBERT C. BARNES OF CHICAGO.

JUDGE JULIAN W. MACK OF CHICAGO.

JUDGE CHARLES S. CUTTING OF CHICAGO.

FEBRUARY 13.—Two Hundred and Eighth Regular Meeting.

The People and the Courts.

MR. EDGAR A. BANCROFT.

APRIL 10.—Two Hundred and Ninth Regular and Thirty-first Annual Meeting.

CLOSED MEETING.

Club guests of Mr. John J. Glessner at his home, 1800 Prairie Avenue.

1909-1910

THEODORE W. ROBINSON, President

JUNE 5.—Special Meeting.

Formal Dinner in honor of The Honorable Franklin MacVeagh, Secretary of the Treasury, and The Honorable Jacob M. Dickinson, Secretary of War.

SEPTEMBER 16.—Special Meeting.

Luncheon in honor of William Howard Taft, President of the United States.

THE COMMERCIAL CLUB OF CHICAGO

NOVEMBER 6.—Two Hundred and Tenth Regular Meeting.

The Work of the National Monetary Commission.

SENATOR NELSON W. ALDRICH.

DECEMBER.—Omitted.

JANUARY 8.—Two Hundred and Eleventh Regular Meeting.

The Presentation of the Plan of Chicago.

MR. CHARLES D. NORTON.

MR. CHARLES H. WACKER.

ALDERMAN BERNARD W. SNOW.

FEBRUARY 19.—Two Hundred and Twelfth Regular Meeting.

Employers' Liability and Industrial Insurance.

THE HONORABLE CHARLES NAGEL, SECRETARY OF COMMERCE AND LABOR.

GEORGE M. GILLETTE, MEMBER OF MINNESOTA EMPLOYEES' COMPENSATION COMMISSION.

MARCH 26.—Two Hundred and Thirteenth Regular Meeting.

A Federal Immigration Station in Chicago.

SENATOR WILLIAM P. DILLINGHAM, CHAIRMAN OF THE NATIONAL IMMIGRATION COMMISSION.

JUDGE JULIAN W. MACK, PRESIDENT OF THE LEAGUE FOR THE PROTECTION OF IMMIGRANTS.

APRIL 9.—Two Hundred and Fourteenth Regular and Thirty-second Annual Meeting.

CLOSED MEETING.

1910-1911

DAVID R. FORGAN, President

JUNE 4.—Special Meeting.

Informal Dinner in honor of The Commercial Club of Cincinnati.

NOVEMBER 12.—Two Hundred and Fifteenth Regular Meeting.

CLOSED MEETING: The Commercial Club: Its Past, Present, and Future.

MR. JOHN J. GLESSNER.

MR. FRANK H. JONES.

MR. ALFRED L. BAKER.

SUBJECTS OF MEETINGS

DECEMBER 10.—Two Hundred and Sixteenth Regular Meeting.

Government of Cities by Commission.

JOHN MACVICAR, MEMBER OF THE COMMISSION GOVERNMENT OF THE CITY OF DES MOINES, IOWA.

H. BALDWIN RICE, MAYOR OF THE CITY OF HOUSTON, TEXAS.

WALTER H. WILSON, COMPTROLLER OF THE CITY OF CHICAGO.

JANUARY 26.—Two Hundred and Seventeenth Regular Meeting.

Increasing Cost of Armaments and Rising Cost of Living.

HONORABLE W. BOURKE COCKRAN, OF NEW YORK CITY.

FEBRUARY 25.—Two Hundred and Eighteenth Regular Meeting.

The Aldrich Plan for Banking Legislation.

FRANK A. VANDERLIP, PRESIDENT OF THE NATIONAL CITY BANK OF NEW YORK.

MARCH.—Omitted.

APRIL 8.—Two Hundred and Nineteenth Regular and Thirty-third Annual Meeting.

CLOSED MEETING.

1911-1912

FREDERIC A. DELANO, President

OCTOBER 10.—Special Closed Meeting.

Exhibition of material on industrial education collected in Europe by Dr. Edwin G. Cooley, Educational Adviser of the Club.

NOVEMBER 11.—Two Hundred and Twentieth Regular Meeting.

Vocational Education.

HERMAN SCHNEIDER, PH. D., DEAN OF THE COLLEGE OF ENGINEERING OF THE UNIVERSITY OF CINCINNATI.

CHARLES H. WINSLOW, SPECIAL AGENT OF THE BUREAU OF LABOR, DEPARTMENT OF COMMERCE AND LABOR.

THE COMMERCIAL CLUB OF CHICAGO

NOVEMBER 21.—Special Closed Meeting.

Report on Investigation of Industrial Education in Europe.

EDWIN G. COOLEY, LL. D., EDUCATIONAL ADVISER OF THE CLUB.

Industrial and Technical Education.

MR. RICHARD T. CRANE.

General Discussion.

DECEMBER 9.—Two Hundred and Twenty-first Regular Meeting.

CLOSED MEETING.

The Trusts.

MR. ALFRED L. BAKER.

Vocational Education.

MR. WILLIAM L. BROWN.

Some Phases of the Club's Activity in the Work of Its Committees.

MR. CLYDE M. CARR.

Optimism.

MR. JOHN J. GLESSNER.

The Welfare of Chicago.

MR. CHARLES L. HUTCHINSON.

Public Service Corporations.

MR. SAMUEL INSULL.

Currency Legislation and Currency Reform.

MR. GEORGE M. REYNOLDS.

Co-operation.

MR. JOHN W. SCOTT.

Business.

MR. LOUIS F. SWIFT.

Industrial Insurance.

MR. CHARLES H. THORNE.

JANUARY 13.—Two Hundred and Twenty-second Regular Meeting.

The Welfare of the Children.

How to Prevent Delinquency.

MRS. JOSEPH T. BOWEN, PRESIDENT OF THE JUVENILE PROTECTIVE ASSOCIATION.

SUBJECTS OF MEETINGS

The Funds to Parents Act and How to Treat Delinquency.

HON. MERRITT W. PINCKNEY, CHIEF JUSTICE OF THE CIRCUIT COURT OF COOK COUNTY AND JUDGE OF THE JUVENILE COURT.

FEBRUARY 10.—Two Hundred and Twenty-third Regular Meeting.

CLOSED MEETING.

The Trust Problem.

MR. EDGAR A. BANCROFT.

Taxation.

MR. ADOLPHUS C. BARTLETT.

The Lake Front Improvement.

MR. EDWARD B. BUTLER.

Supervision of the Trusts.

MR. DAVID R. FORGAN.

Industrial Education.

MR. THEODORE W. ROBINSON.

The Panama Canal.

MR. JOHN E. WILDER.

MARCH 16.—Two Hundred and Twenty-fourth Regular Meeting.

Education for National Efficiency.

GEORGE E. VINCENT, LL. D., PRESIDENT OF THE UNIVERSITY OF MINNESOTA.

APRIL 13.—Two Hundred and Twenty-fifth Regular and Thirty-fourth Annual Meeting.

CLOSED MEETING.

Discussion of Reform of Taxation in Illinois.

1912-1913

CLYDE M. CARR, President

MAY 6.—Special Closed Meeting.

**Report of Committee Appointed to Consider the Ad-
visability of the Club Taking Action Looking to the Re-
form of Revenue Laws of the State of Illinois.**

THE COMMERCIAL CLUB OF CHICAGO

NOVEMBER 9.—Two Hundred and Twenty-sixth Regular Meeting.

Necessary Reforms in the System of State Taxation in Illinois.

Why There is Urgent Need of Reform.

MR. JOHN P. WILSON.

Fundamental Condition of Achieving Reform.

DR. EDMUND J. JAMES, PRESIDENT UNIVERSITY OF ILLINOIS.

Necessary Changes in Administration to Secure Permanent Reform.

MR. HARRISON B. RILEY, PRESIDENT CHICAGO TITLE & TRUST COMPANY.

DECEMBER 14.—Two Hundred and Twenty-seventh Regular Meeting.

What is Progress in Politics?

DR. NICHOLAS MURRAY BUTLER, PRESIDENT COLUMBIA UNIVERSITY.

JANUARY 11.—Two Hundred and Twenty-eighth Regular Meeting.

The Business Future of the Country.

GOVERNOR WOODROW WILSON,
President-Elect of the United States.

FEBRUARY 8.—Two Hundred and Twenty-ninth Regular Meeting.

CLOSED MEETING.

Federal Immigration Station in Chicago.

MR. JOHN E. WILDER.

Revision of Illinois Taxation Laws.

MR. BERNARD A. ECKHART.

Vocational Education.

MR. CLAYTON MARK.

MR. EDWIN G. COOLEY.

MR. EDWARD F. CARRY.

MR. ALLEN B. POND.

Plan of Chicago.

MR. EDWARD B. BUTLER.

Stereopticon Lecture.

MR. WALTER D. MOODY.

SUBJECTS OF MEETINGS

MARCH 8.—Two Hundred and Thirtieth Regular Meeting.

The Department of the Interior.

HON. WALTER L. FISHER, SECRETARY THE DEPARTMENT OF THE INTERIOR.
Stereopticon Views and Moving Pictures Illustrative of the Scope and
Work of The Department of the Interior.

MR. C. J. BLANCHARD, OF THE RECLAMATION SERVICE.

**APRIL 25.—Two Hundred and Thirty-first Regular and
Thirty-fifth Annual Meeting.**

CLOSED MEETING.

Plan of Chicago.

Revision of Illinois Taxation Laws.

Federal Immigration Station in Chicago.

Vocational Education.

1913-1914

BENJAMIN CARPENTER, President

**NOVEMBER 8.—Two Hundred and Thirty-second Regular
Meeting.**

**The Diplomatic and Consular Service of the United
States.**

HON. WILLIAM J. CALHOUN, FORMER MINISTER TO CHINA.

**DECEMBER 13.—Two Hundred and Thirty-third Regular
Meeting.**

The Meeting Ground of Business and Philanthropy.

E. R. L. GOULD, PH. D., LL. D., PRESIDENT CITY AND SUBURBAN HOMES
COMPANY, NEW YORK.

JANUARY.—Omitted.

**FEBRUARY 14.—Two Hundred and Thirty-fourth Regular
Meeting.**

The Public Utility and the Public.

MORTIMER E. COOLEY, LL. D., ENG. D., DEAN, DEPARTMENT OF EN-
GINEERING, UNIVERSITY OF MICHIGAN.

HON. OWEN P. THOMPSON OF THE STATE PUBLIC UTILITIES COMMISSION OF
ILLINOIS.

THE COMMERCIAL CLUB OF CHICAGO

MARCH 14.—Two Hundred and Thirty-fifth Regular Meeting.

CLOSED MEETING.

The American Academy in Rome.

DR. JESSE BENEDICT CARTER, DIRECTOR OF THE AMERICAN ACADEMY IN ROME.

APRIL 11.—Two Hundred and Thirty-sixth Regular and Thirty-sixth Annual Meeting.

CLOSED MEETING.

Federal Immigration Station in Chicago.

Plan of Chicago.

Vocational Education.

1914-1915

BERNARD E. SUNNY, President

OCTOBER 12.—Special Meeting.

Formal Dinner in honor of John V. Farwell, President of the National Citizens' League for the Promotion of a Sound Banking System, and Frederic A. Delano, Vice-Governor Federal Reserve Board.

MR. JAMES B. FORGAN.

MR. HARRY A. WHEELER.

PROF. J. LAURENCE LAUGHLIN.

MR. JOHN V. FARWELL.

MR. GEORGE M. REYNOLDS.

MR. EDGAR A. BANCROFT.

MR. CHARLES G. DAWES.

MR. FREDERIC A. DELANO.

NOVEMBER 20.—Two Hundred and Thirty-seventh Regular Meeting.

Economy and Efficiency in Government.

WILLIAM HOWARD TAFT, LL. D.

DECEMBER 12.—Two Hundred and Thirty-eighth Regular Meeting.

The Urgent Need for a Federal Budget.

DR. WILLIAM H. ALLEN.

SUBJECTS OF MEETINGS

JANUARY 9.—Two Hundred and Thirty-ninth Regular Meeting.

The Shipping Bill as a Means for the Development and Expansion of our Merchant Marine.

HON. WILLIAM G. MCADOO, SECRETARY OF THE TREASURY.

FEBRUARY 13.—Two Hundred and Fortieth Regular Meeting.

CLOSED MEETING.

Chicago Plan Commission.

MR. CHARLES H. WACKER.

Vocational Education.

MR. THEODORE W. ROBINSON.

Revision of Illinois Taxation Laws.

MR. BERNARD A. ECKHART.

Federal Budget.

MR. HARRY A. WHEELER.

MARCH 13.—Two Hundred and Forty-first Regular Meeting.

Some History and Some Questions.

HENRY DODGE ESTABROOK, ESQ.

APRIL 10.—Two Hundred and Forty-second Regular and Thirty-seventh Annual Meeting.

CLOSED MEETING.

Plan of Chicago.

Vocational Education.

Revision of Illinois Taxation Laws.

1915-1916

JOHN W. SCOTT, President

SEPTEMBER 28.—Special Meeting.

Formal dinner in honor of The Right Honorable Lord Chief Justice of England.

HON. CHARLES S. CUTTING.

BARON READING OF ERLEIGH, LORD CHIEF JUSTICE OF ENGLAND.

M. ERNEST MALLETT.

THE COMMERCIAL CLUB OF CHICAGO

NOVEMBER 13.—Two Hundred and Forty-third Regular Meeting.

CLOSED MEETING.

Plan of Chicago.

MR. CHARLES H. WACKER.

State Budget and Efficiency.

MR. MEDILL MCCORMICK.

Military Preparedness and Training Camps.

MR. HENRY H. PORTER.

Discussion of By-Laws.

DECEMBER 13.—Two Hundred and Forty-fourth Regular Meeting.

Military Instruction Camps.

Citizen Training Camps.

MAJOR GENERAL LEONARD WOOD, U. S. A.

JANUARY 8.—Two Hundred and Forty-fifth Regular Meeting.

CLOSED MEETING.

State Budget and Efficiency.

MR. HOMER A. STILLWELL.

General Discussion, Daniels Correspondence.

FEBRUARY 12.—Two Hundred and Forty-sixth Regular Meeting.

The Trilogy of Democracy.

DARWIN P. KINGSLEY, ESQ., OF NEW YORK.

MARCH 11.—Two Hundred and Forty-seventh Regular Meeting.

CLOSED MEETING.

Institute for Government Research.

DR. FREDERICK A. CLEVELAND, DIRECTOR OF THE BUREAU OF MUNICIPAL RESEARCH, NEW YORK CITY.

MR. RAYMOND B. FOSDICK, SECRETARY INSTITUTE FOR GOVERNMENT RESEARCH.

SUBJECTS OF MEETINGS

APRIL 8.—Two Hundred and Forty-eighth Regular and Thirty-eighth Annual Meeting.

CLOSED MEETING.

1916-1917

JAMES B. FORGAN, President

APRIL 27.—Special Meeting.

Military Preparedness.

BRIGADIER GENERAL FRANK S. DICKSON.
COLONEL JOSEPH B. SANBORN.
COLONEL MILTON J. FOREMAN.
CAPTAIN EDWARD A. EVERE.

NOVEMBER 11.—Two Hundred and Forty-ninth Regular Meeting.

Proceedings and Procedure in Congress.

CONGRESSMAN JAMES R. MANN.

DECEMBER 9.—Two Hundred and Fiftieth Regular Meeting.

Views on Military Preparedness as Modified by Texas Campaign.

MAJOR ABEL DAVIS, ILLINOIS NATIONAL GUARD.
COLONEL MILTON J. FOREMAN, ILLINOIS NATIONAL GUARD.

JANUARY 13.—Two Hundred and Fifty-first Regular Meeting.

Work of Federal Trade Commission.

HONORABLE EDWARD N. HURLEY, CHAIRMAN OF THE COMMISSION.

FEBRUARY 10.—Two Hundred and Fifty-second Regular Meeting.

Military Training in Camps and Schools.

MAJOR GENERAL THOMAS H. BARRY, U. S. A.
MAJOR PAUL B. MALONE, U. S. A.
CAPTAIN EDGAR Z. STEEVER, U. S. A.

APRIL 7.—Two Hundred and Fifty-third Regular Meeting.
Government and Business.

HONORABLE PAUL M. WARBURG, VICE-GOVERNOR, FEDERAL RESERVE BOARD, WASHINGTON, D. C.

THE COMMERCIAL CLUB OF CHICAGO

MAY 5.—Two Hundred and Fifty-fourth Regular Meeting and Thirty-ninth Annual Meeting.

CLOSED MEETING.

Consideration of reports of Officers and Committees for Club Year 1916-17.

1917-1918

HARRISON B. RILEY, President

NOVEMBER 10.—Two Hundred and Fifty-fifth Regular Meeting.

Financial and Economic Relations of the United States and Japan.

BARON TENETARO MEGATA AND THE SPECIAL FINANCE COMMISSION FROM JAPAN.

DECEMBER 8.—Two Hundred and Fifty-sixth Regular Meeting.

The Problems of the War.

HONORABLE MEDILL MCCORMICK.

JANUARY 5.—Two Hundred and Fifty-seventh Regular Meeting.

Business Problems During and After the War.

JUDGE ELBERT H. GARY.

FEBRUARY 16.—Two Hundred and Fifty-eighth Regular Meeting.

Ideals of the World War.

SIR WALTER ROPER LAWRENCE.

MARCH 9.—Two Hundred and Fifty-ninth Regular Meeting. The Centennial Year.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.

APRIL 20.—Two Hundred and Sixtieth Regular Meeting and Fortieth Annual Meeting.

CLOSED MEETING.

Consideration of reports of Officers and Committees for Club Year 1917-1918.

SUBJECTS OF MEETINGS

1918-1919

THOMAS E. DONNELLEY, President

NOVEMBER 9.—Two Hundred and Sixty-first Regular Meeting.

The Commercial Club and the War.

MR. THOMAS E. DONNELLEY.

MR. STANLEY FIELD.

MR. DAVID R. FORGAN.

MR. SAMUEL M. FELTON.

DECEMBER 14.—Two Hundred and Sixty-second Regular Meeting.

The Future of Industry.

MR. FREDERICK P. FISH, CHAIRMAN NATIONAL INDUSTRIAL CONFERENCE BOARD.

JANUARY 18.—Two Hundred and Sixty-third Regular Meeting.

Illinois in the War.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.
MR. SAMUEL INSULL, CHAIRMAN OF THE STATE COUNCIL OF DEFENSE.

FEBRUARY 8.—Two Hundred and Sixty-fourth Regular Meeting.

CLOSED MEETING.

The Commercial Club and the War.

MR. JULIUS ROSENWALD.

MR. CYRUS H. MCCORMICK.

MR. ROBERT P. LAMONT.

MR. H. M. BYLLESBY.

MR. JOHN W. SCOTT.

MARCH 8.—Two Hundred and Sixty-fifth Regular Meeting.

One Way Out of the Railroad Dilemma.

MR. HOWARD ELLIOTT, PRESIDENT NORTHERN PACIFIC RAILWAY COMPANY.

Two Years of Effort.

MRS. JOSEPH T. BOWEN, STATE CHAIRMAN OF THE WOMAN'S COMMITTEE, COUNCIL OF NATIONAL DEFENSE, ILLINOIS DIVISION.

THE COMMERCIAL CLUB OF CHICAGO

APRIL 12.—Two Hundred and Sixty-sixth Regular and Forty-first Annual Meeting.

CLOSED MEETING.

Consideration of Reports of Officers and Committees for Club Year 1918-1919.

Annual Election.

1919-1920

EDGAR A. BANCROFT, President

*APRIL 23.—Special Meeting. The Commercial Club of Chicago and The Industrial Club of Chicago.

The Merchant Marine:

CAPTAIN ROBERT DOLLAR OF SAN FRANCISCO.
MR. HOMER L. FERGUSON OF NEWPORT NEWS.

JUNE 14.—Special Meeting.

The Lessons of the War as to Universal Military Training.

COLONEL JOSEPH B. SANBORN.
COLONEL MILTON J. FOREMAN.
COLONEL HENRY J. REILLY.
COLONEL HENRY A. ALLEN.
COLONEL ABEL DAVIS.
COLONEL JOHN V. CLINNIN.

NOVEMBER 15.—Two Hundred and Sixty-seventh Regular Meeting.

Some Needs of Chicago.

MAJOR GENERAL WILLIAM M. BLACK, Late Chief of Engineers United States Army, Chairman of the Port and Harbor Facilities Commission.

DECEMBER 6.—Special Closed Meeting.

The State Militia.

HONORABLE FRANK O. LOWDEN, GOVERNOR OF THE STATE OF ILLINOIS.

JANUARY 10.—Two Hundred and Sixty-eighth Regular Meeting.

CLOSED MEETING.

Crime Conditions in Chicago.

MR. MACLAY HOYNE.
MR. ALFRED S. AUSTRIAN.

*Included in Year Book, 1918-1919.

SUBJECTS OF MEETINGS

FEBRUARY 14.—Two Hundred and Sixty-ninth Regular Meeting.

The Constitutional Convention.

HON. ORRIN N. CARTER, JUDGE OF THE SUPREME COURT OF THE STATE OF ILLINOIS.

The Duty of the Citizen with Respect to the Constitutional Convention.

MR. SILAS H. STRAWN.

MARCH 13.—Two Hundred and Seventieth Regular Meeting.

Mineral Resources in their International Relation.

DR. C. K. LEITH, MINERAL ADVISER TO THE WAR BOARDS, WASHINGTON, AND TO THE AMERICAN PEACE COMMISSION, PARIS.

APRIL 10.—Two Hundred and Seventy-first Regular and Forty-second Annual Meeting.

CLOSED MEETING.

Consideration of reports of Officers and Committees for Club Year 1919-1920.

Annual Election.

1920-1921

HOWARD ELTING, President

NOVEMBER—No meeting.

DECEMBER—No meeting.

JANUARY 27.—Two Hundred and Seventy-second Regular Meeting.

CLOSED MEETING.

Economy in Governmental Expenditures and Reduced Taxation.

GENERAL CHARLES G. DAWES

FEBRUARY 21.—Two Hundred and Seventy-third Regular Meeting.

CLOSED MEETING.

Conditions in Europe.

UNITED STATES SENATOR MEDILL MCCORMICK

THE COMMERCIAL CLUB OF CHICAGO

MARCH 16.—Special Closed Meeting.
The Situation in England.

MR. HARRY GORDON SELFRIDGE OF LONDON, ENGLAND

MARCH 28.—Two Hundred and Seventy-fourth Regular Meeting.
Canadian Potentialities.

SIR GEORGE EULAS FOSTER, MINISTER OF TRADE AND COMMERCE,
DOMINION OF CANADA, AND CANADA'S REPRESENTATIVE AT THE
PEACE CONFERENCE IN 1919.

APRIL 29.—Two Hundred and Seventy-fifth Regular Meeting and Forty-third Annual Meeting.

CLOSED MEETING.

Consideration of reports of Officers and Committees for Club Year 1920-1921.

Annual Election.

1920-1921

NOTE

(From Year-Book of 1909)

The list of meetings and subjects gives only an inadequate idea of the activities of The Commercial Club and The Merchants Club, but indicates that they have extended over municipal, state, and national affairs, and have included governmental, commercial and educational, moral, charitable and esthetic subjects.

For many years The Commercial Club confined its efforts to discussions and suggestions, with a distinct policy not to take up and, as a Club, conduct any particular work, and only occasionally has it departed from this policy.

Of the two hundred and eighty-three meetings that have been held by the two Clubs, it is within bounds to say that each one has helped to forward some good end, and many of them have been the initial and moving causes of important

accomplishments. It would be invidious and almost impossible to estimate the relative value of these meetings or say which was the most important, bearing in mind that, in any great permanent work, the prime necessity is for forming public opinion before there can be any accomplishment.

Perhaps the meetings from which The Commercial Club's influence was most directly and speedily felt were those that resulted in founding the Chicago Manual Training School; in presenting to the United States Government the site for Fort Sheridan, and, to the State, the site for the Second Regiment Armory; in the prosecution and punishment of certain county and municipal officials; in the original efforts for legislation for the Drainage Canal; in its early advocacy and support of the World's Columbian Exposition; in raising endowment funds for the Illinois Manual Training School at Glenwood and the St. Charles School for Boys; also in presenting to the city a site for public playgrounds at Chicago Avenue and Lincoln Street. The meetings from which The Merchants Club's influence was most directly felt were those that resulted in establishing the First State Pawners' Society; in the inquiry into the City's accounting methods that resulted in new and improved systems; and most of all, in its earnest efforts to amend the general school law in order to provide improvements in the system of public education; and in the inception and development of the Chicago Plan, which work was later continued by the united Commercial Club and Merchants Club. The joint effort of both Clubs resulted in presenting to the United States Government a site for the Naval Training School at Lake Bluff, and in establishing a street cleaning bureau for the City.

These and other philanthropic and public-spirited works of these two Clubs, now merged into one, have involved the collection and disbursement of more than a million of dollars, and have been potent in many reforms and improvements.

Proceedings of Regular and Special Meetings
Club Year 1920-1921

The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

272nd Regular Meeting (Closed)	Economy in Governmental Expenditures and Reduced Taxation.
273rd Regular Meeting (Closed)	Conditions in Europe.
Special Meeting (Closed)	The Situation in England.
March 16, 1921	
274th Regular Meeting	Canadian Potentialities.
March 28, 1921	
275th Regular Meeting	
43rd Annual Meeting	Presentation of Annual Reports.
April 29, 1921	Annual Election.

TWO HUNDRED AND SEVENTY-SECOND REGULAR MEETING

The Chicago Club

THURSDAY, JANUARY 27, 1921

Closed Meeting: President Elting Presiding

AN ADDRESS:

ECONOMY IN GOVERNMENTAL EXPENDITURES AND REDUCED
TAXATION

General Charles G. Dawes

PRESIDENT ELTING: Gentlemen of the Commercial Club: It is with a great deal of pleasure that I preside over this, the Two Hundred and Seventy-second Regular Meeting of the Club. It has been a long time since we have met, and of that I will speak a little later.

I would like to read a letter which I have received today from the President of the Chicago Crime Commission, which I believe is well worth being presented to this meeting:

“The Chicago Crime Commission, organized by The Chicago Association of Commerce, has launched its main drive to curb crimes of violence—murder, robbery, burglary and automobile thefts. With the approval of the judges, state’s attorney, sheriff, clerk of the Criminal Court and superintendent of police, arrangements are being perfected for its execution.

“At this time more than 3,000 persons are awaiting trial on criminal charges, and the present police activity will greatly increase the number. Seven additional judges have volunteered to sit temporarily in the Criminal Court, bringing the total number up to fifteen, in order that this calendar may be cleared. This accomplished, it is the purpose to try criminal cases within sixty days of the commission of the offense.

THE COMMERCIAL CLUB OF CHICAGO

“Chief Justice McDonald of the Criminal Court states that the drive will be successful only if representative citizens and business men serve on juries when summoned. The records indicate that fully half of the men called to this service press officials to excuse them. If crime is to be checked in Chicago, business men must serve as jurors. Now is the time to act.

“It is urgently requested that the substance of this statement be communicated to the membership of your organization with a view of obtaining co-operation through the heads of all concerns to the end that a definite policy be established as affects the jury service of their employees.

“If all agencies co-operate there should be a fifty per cent reduction in crime in Chicago within the year.

“EDWIN W. SIMS,
“President.”

I trust each one of you will remember this letter, so that when your employees ask to be allowed to serve on the jury, you will give them that permission, as well as urge them to serve on the jury.

MR. CHARLES H. WACKER: May I add, Mr. President, this, that the members serve themselves.

PRESIDENT ELTING: Yes, and if you are asked, as I have no doubt you will be asked, that you serve yourselves.

Mr. Secretary, is there any further business?

SECRETARY AVERY: There is not.

PRESIDENT ELTING: As I understand, gentlemen, it is the rule of this Club that the minutes of the last meeting be not read.

I am very glad to see so many men here tonight, and so far as I know, except for sickness or on account of being out of town, everyone is here. Unfortunately, there was a railroad meeting called here a few moments ago which has taken away some of our railroad men.

While we have not called upon any of the chairmen of committees to report as to their activities, I can assure you that the Committee, for instance, on Fort Sheridan and the Great Lakes, is watching the situation at those two points.

ECONOMY IN EXPENDITURES

Our Committee on Military Affairs is watching the question of the National Guard in this state and is working on that matter. The Committee on the Chicago Plan is pushing that plan very vigorously. We are glad, Mr. Wacker, to see the progress that is now being made.

Other committees are working also. The Committee on Merchant Marine, which is handling the question of the Chicago Harbor, has held a number of meetings. They have discussed the subject with Colonel Judson of the Army, and I believe very shortly Mr. Hurley, chairman of the Committee, will have something to report to you. He wrote me the following letter day before yesterday:

“The Committee on Merchant Marine of the Commercial Club have had two meetings, and carefully considered the question of the improvements in the Chicago Harbor; and in addition, have received data from the Government, the city of Chicago and other sources relative to our harbor needs. These different suggestions have been reviewed and a report is now being prepared, which will be submitted to the Club for their consideration.”

So much for the committee work. But no doubt, gentlemen, you have been wondering for months why precedent has been broken, and why we have not had more open meetings. That has been on the conscience of your Executive Committee, as you may imagine, but while you have been struggling, I presume, each and every one of you, with your frozen credits and your frozen inventories, your Executive Committee has been struggling also with the same, plus frozen oratory.

We have done everything in our power, because we realized the high standards which have been set by this Club. We had, this past summer, the assurance that President-Elect Harding would speak to our organization. We secured him, we landed him apparently; but a little later he decided, and we could not gainsay his point of view,

that it was very much more important for him to consecrate himself to very much more important tasks than going on a speaking tour.

Since that time, however, men of finance, men of big business, men in the State Department, and ambassadors,—in fact, I might enumerate any number of people in the United States,—have been approached, but again frozen business and frozen oratory, or men who apparently thought that silence was golden, confronted us.

We have sent emissaries to New York. Our friend Mr. Stewart even went to Canada, without success. But it occurred to us not a long while ago,—why should we go far afield? Why should we conclude that “A prophet is without honor save in his own country and in his own house?” We have men in our own midst. Why should the hub of the universe feed at the fount of wisdom and we here in Chicago go hungry for the lack of that knowledge?

Who in the United States would be a greater authority on Economy in Governmental Expenditures and Reduced Taxation than our own General Dawes?

It is a serious question, gentlemen, but the Executive Committee traveled en masse to the seat of learning not so long ago, and like the good soldier he has always been, the speaker of the evening consented to leap into the breach, thaw out oratory and show us what real oratory was provided he could speak intimately and not at an open meeting, and that is the reason he is here tonight.

He is a real sporty gentleman to come at this time and speak to us, but as I say, who is a better authority on the subject that he is going to speak upon than our esteemed friend, General Dawes.

It is not necessary for me and it would be presumptuous for me to introduce General Dawes to his friends in this room. Neither am I going to go back and relate his history before 1917. We know that at that time he was called to

France. He went there as Lieutenant-Colonel of the Regiment of Railway Engineers, raised by our own esteemed friend Mr. Samuel Felton.

General Pershing soon drafted him into service in the Purchasing Department of the Service of Supply. General Dawes reorganized the department and unified the service. Later it was his suggestion that brought about a unified supply service back of the lines, just as the forces of the front had been unified under the command of General Foch.

The direction of the supply services of the three armies was placed under the control of three officers, General Dawes representing America.

I would like to elaborate on his distinguished services abroad, but I will spare his blushes. I will only say that he seemed to take on the attributes of a regular soldier so rapidly that a military review in reporting on his service emphasizes the fact that General Dawes, being a true military man, believed the Army could run its own business and did not need any "damned" civilian to tell it how.

We do know it required great ability, tact and diplomacy to accomplish what he did for the Allied forces, and we are proud of our fellow-member.

Now I do not know, after having listened to him here, exactly what General Dawes is going to say. We have given him a broad subject, Economy in Governmental Expenditures and Reduced Taxation. I hope he does not stick very closely to that subject from what I have heard here tonight, because, gentlemen, Mr. Dawes wrote a History of Banking in the United States before he was twenty-seven years of age; he was Comptroller of Currency under President McKinley, and for twenty-odd years he has been a banker. It seems to me, therefore, his mature judgment will be able to enlighten us on the need of a co-ordinated government.

THE COMMERCIAL CLUB OF CHICAGO

Gentlemen, I take great pleasure in introducing to you your own fellow-member, General Charles G. Dawes.

(The meeting being a closed one, the address by General Dawes was not transcribed.)

TWO HUNDRED AND SEVENTY-THIRD REGULAR MEETING

The Chicago Club

MONDAY, FEBRUARY 21, 1921

Closed Meeting: President Elting Presiding

AN ADDRESS:

CONDITIONS IN EUROPE

United States Senator Medill McCormick

Our newly-elected fellow-member, Mr. Frank S. Cunningham, was formally introduced to the members and received a hearty welcome.

President Elting also spoke a few words of welcome to two non-resident members who were present at this meeting, Mr. Charles D. Norton and Mr. R. M. Bissell.

The following notice was read in open meeting by President Elting:

“In accordance with Article V, Amendments, Articles of Incorporation, notice is hereby given of proposed amendment to Paragraph 7, Article I, to permit the election at the next meeting of two or more members instead of one member as provided for by the present Article.”

The Club then had the pleasure of listening to a masterly address by our fellow-member, United States Senator Medill McCormick, on conditions in Europe as he found them during his recent travels abroad.

The meeting being a closed one, the address by Senator McCormick was not transcribed.

SPECIAL CLOSED MEETING

The Chicago Club

WEDNESDAY, MARCH 16, 1921

Closed Meeting: President Elting Presiding

AN ADDRESS:

THE SITUATION IN ENGLAND

Mr. Harry Gordon Selfridge of London, England

PRESIDENT ELTING: The only business we have before us, gentlemen, is the voting on the amendment of Paragraph 7 of Article I of the Articles of Association, by striking out the last sentence and inserting in lieu thereof these words: "One or more candidates at a time may be approved by the Executive Committee and submitted for election." In other words, that is asked at this time because not having had an election of any member this year we should like, if possible, during the next two or three meetings to submit to the membership perhaps two or three more names, one or more of whom may be elected at any one meeting.

MR. WILSON: What you want is temporary power, is it?

PRESIDENT ELTING: This is, of course, to answer the present situation this year.

MR. CARRY: Mr. President, when I had the honor of being secretary of the Commercial Club there were two very embarrassing situations that came up, and had more than one name been submitted at that time I think it would have been very embarrassing to the Commercial Club. As it was, the matter was handled diplomatically and no harm done. If the Executive Committee recommends this, I am strongly for it, if they considered it and have recom-

THE SITUATION IN ENGLAND

mended it. If they do not, I respectfully suggest they think about it before they urge it on the membership.

MR. WILSON: I agree with Mr. Carry.

MR. INSULL: Why cannot we vote on this and someone give notice of a change in the by-laws?

PRESIDENT ELTING: Notice has been given.

MR. INSULL: It can be changed back again after the present situation has been taken care of.

MR. CARRY: I would like to suggest, as far as a temporary measure is concerned, you cannot increase the number of regular members anyway.

PRESIDENT ELTING: No. Now, gentlemen, I would like to hear an opinion from some of our members.

MR. BANCROFT: I recall the occasion Mr. Carry referred to, and I recall another where there was an attempt to propose two or three members, and it led to difficulty, and the present by-law was adopted as the result of experience and consideration both by the Merchants Club and also by the Commercial Club. They had occasions in which the need of such a by-law was very apparent, and personally I should be sorry to see the amendment adopted for that reason and that reason only, because I think it would prove embarrassing.

PRESIDENT ELTING: Gentlemen, I would like to put this before you. There is a feeling at the present time that we ought to have more members, more of the younger generation, to carry on the work that has been carried out in the past by the members of this club. Now, in order to do that we must elect during the next two or three meetings, that is, under the present administration, more than one member, if we would come up to our present number of 90. I simply give that thought out, because I feel that we ought to have some younger members. I called on some of the older members to do certain things. They have been out of town. It is very hard to get them to serve on committees,

THE COMMERCIAL CLUB OF CHICAGO

and I think we ought to get more of the younger generation into this club at the present time.

MR. WILSON: Hold a few special meetings.

MR. BANCROFT: You can hold meetings for that purpose, yes.

PRESIDENT ELTING: We have to have 30 members, Mr. Bancroft, in order to vote on anything.

MR. CARPENTER: I recall when I was on the committee, either under the presidency of Mr. Sunny or Mr. Forgan, this matter came up and it was discussed very thoroughly, and there was so much pressure from the members as to the danger of taking in more members at the time that we withdrew the request.

PRESIDENT ELTING: This was a recommendation of the committee. If that is the opinion and you are ready for the question and feel it should be voted down—

MR. GLESSNER: Mr. President, during my administration there was a very unfortunate occurrence, and as a result of that the old Commercial Club passed a resolution that no more than one member should be proposed at one time, the feeling being that the Executive Committee would have a half a dozen names placed before them and they would thoroughly sift out who was the most desirable man and propose him, and for that reason we at that time voted that no more than one man would be proposed at one time. I still think that that would be a good plan.

PRESIDENT ELTING: Mr. Forgan, have you anything to say on that?

MR. DAVID R. FORGAN: I had a little experience on that, too, and I would be opposed to the proposition from that experience. I think when the Executive Committee selects one man and concentrates on that one man, it is very much better than giving any opportunity to dodge or divide on two or three. I don't know what trouble you have had, but when I was on the Executive Committee I had trouble and I prefer to see it remain as one.

MR. CARRY: And I was Mr. Forgan's secretary, Mr. President.

PRESIDENT ELTING: Are you ready for the question, gentlemen? All in favor of this amendment say aye. Contrary, no. It is lost. That is all we want to know, gentlemen.

PRESIDENT ELTING: It has been a great source of satisfaction to the members of your Executive Committee this year that they have been able to persuade some of our own members to speak intimately concerning those things which were of national and international importance. At our last two meetings we had the pleasure of listening to addresses which were not only timely, but most enlightening, and I am sorry that our friends outside of the Club did not have the opportunity of hearing the speeches of our distinguished members.

To-night we welcome back to Chicago one of our members who, having left his impress upon the business world of America, left for an older civilization, firmly convinced that there was room even there for a man of vision—a man of courage—a man with perseverance and resourcefulness, who could establish a business such as had never been established before and make a success of it.

Today, in the heart of London, there stands a great store, a great mercantile establishment, bearing the name of Selfridge, which in a few short years has attained a position of leadership second to none in the British Empire.

We are proud of our non-resident member from overseas. We follow the careers of our fellow-members as they go out from among us, feeling sure that there is something in the life of this city which creates ability, ambition, ideals—which when truly absorbed makes for success wherever the man goes.

Our distinguished guest certainly absorbed something worth while. Perhaps it was not all apparent, because Dr. Gilman, a few years ago, in diagnosing the case of our

guest, gave as his opinion that "Mr. Selfridge in his boyhood had swallowed a steam engine, which had never stopped running."

Be that as it may, the Chicago spirit, plus the quality of leadership and a positive genius for organization, has enabled him to build up a tremendous business in London and at the same time placed him with the leaders of business in the British Isles.

It gives me great pleasure to introduce to you Mr. Harry Gordon Selfridge.

The Club was then addressed by our fellow-member, Mr. H. Gordon Selfridge of London, on the situation in England. The instruction and interest of this intimate and absorbing speech was greatly appreciated by every member present. No transcript of the address was made.

TWO HUNDRED AND SEVENTY-FOURTH REGULAR MEETING

The Blackstone

MONDAY, MARCH 28, 1921

Open Meeting: Vice-President Heyworth Presiding

Invocation: Reverend John Timothy Stone

AN ADDRESS:

CANADIAN POTENTIALITIES

SIR GEORGE EULAS FOSTER

Minister of Trade and Commerce, Dominion of Canada, and Canada's representative at the Peace Conference in 1919.

VICE-PRESIDENT HEYWORTH: Sir George, guests and members of the Commercial Club: International problems have the business mind today, along with railroad hardships and labor contagion; so it is fitting that we have a subject tonight that is of common interest to us all.

Sir George has been a member of Parliament since 1882, Privy Councillor of Canada and Britain, Minister of Trade and Commerce since 1911, member of Dominion Royal Commission, 1912, representative of the British government at Economic Conference, Paris, 1914, representative of Canada at the Peace Conference of 1919 and representative and vice-president of the First Assembly of the League of Nations at Geneva in 1920.

Although a man, as you can see, of many parts, still it is remarkable that he has been practically of the same party from the very beginning in Canada until today.

Most reasonably is it true that Canada is our most beloved competitor, bounded practically by the same

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physical conditions and by the same economic standards. It is obvious that any matter of common interest should always be very carefully considered by both.

Therefore, I take double pleasure in introducing to you this evening as our speaker the Rt. Hon. Sir George Eulas Foster of the Dominion of Canada.

CANADIAN POTENTIALITIES

ADDRESS BY

Sir George Eulas Foster

MR. PRESIDENT AND GENTLEMEN: It is always bothersome to a busy man, when he has been so far overcome by kindly persuasions as to make a promise to go somewhere and speak, to have that followed up by a demand, more or less peremptory, that he shall name a subject. Some speakers have the failing or adopt the policy of making their subjects, if they have to name them, so broad that they can take shelter in any little nook and still not be subject to the accusation of having belied the frontispiece.

So when Mr. Avery and Mr. Elting pressed me for a subject, I said, on the spur of the moment, "Canadian Potentialities," without considering just exactly what that would lead me up against.

Therefore, I find myself tonight the guest of this Commercial Club, personally unknown to most. What is in the back of your heads or in the front, I don't know. It is a problem that has its difficulties in facing gentlemen whom you do not know, in whose sphere of action you are not revolving, with a pretty strong impression that any of them knows a good deal more than you do about commercial and economic questions, to know exactly what is the proper word to say and how to say it.

Therefore, in the first place, I am going to throw myself on the good nature and the good sense of my auditors and ask them to disarm their critical faculties, to open their hearts and just let me have access to them and their minds for a few moments, with the idea that I am not trying to teach

you something you do not know or give you advice which it is imperative for you to follow or place before you consequences of activities and history which should lead you, but simply to come more as a neighbor and a friend, from a country which providence has placed alongside of your own, and which I think is going to remain alongside of your own for many, many long years.

I might just as well tell you at the start that I am here as a Canadian. I am also here as a member of the British Empire. Now, don't get scurried at my using the word "Empire." To you it may have something of a different meaning from what it has to myself, and you may look at it from a surface indication rather than from an interior point of view.

But there it is. Canada is British, and yet Canada is mistress within her own habitation, absolutely so.

I met a most intelligent gentleman not more than ten years ago in New York—and New York, you know, is the hub of that part of the United States, at least—and in the course of our conversation he asked me a question which rather startled me, talking about connections, political and otherwise. He asked me if I could tell him or would tell him just about the amount of the contribution Canada made yearly to the funds of the mother country as a part of her contribution to the Empire. The man was an intelligent man, a man of large business experience and great business ability, but the simple fact was that his business pressed so hardly upon him that he had little time to give to the study and to the conquest of what were important principles and important activities in the country to the north.

Now, I want you to get from the start this idea. The babe that plays in its mother's arms, dimpling and cooing, appeals to the sympathy, but does not get very largely into the active area of the strong, robust business man who passes by and looks on the pleasant picture, and then it is

forgotten. But some day or other that child grows to be a robust man, strong, virile, with capacity mental, moral, physical, the peer, maybe something more than that, of the man who saw him in his mother's arms forty years before, fifty years before.

Now, I want my American friends—and there again I am making an admission, because we do on the north of the forty-ninth parallel of latitude breathe American air and have the conditions of American weather—but I want my American friends, who have adapted that name to their own sole use, to remember that the child which has been growing up during these last few decades to your north is rapidly approaching young manhood, that he is there based in confidence on convictions that have come to him from the experience of the past, which gives him confidence and hope and vision. In the course of years that young people to your north will increase in number, in development, in all that pertains to social, constitutional, economical and business development, and that behind it and inside of its borders there is a wonderful wealth of natural resources, which the Canada of the past has been slow in discovering, which the Canada of the present now only imperfectly knows, and which the Canada of the future will, as years pass by, explore, develop and bring into the fruitage, the harvest, the contribution, not only to its national and your national well-being, but in these days we must all confess it, for we all feel it, to the world at large.

Within the last forty years or less national boundaries have in a way almost entirely disappeared. Nationalities exist, but national sympathies, national enterprise, national business, national good will, bursts over all of these boundaries, and the world is fast coming to be a community of peoples, welded, connected, jointured together, in the closest and in the most distributed forms and bonds of business, of enterprise and of human brotherhood.

So that we in the north, in Canada, looking to the future, having some knowledge of what we have done, and confidence derived therefrom, looking out into the future with our resources, feel that we are going to be neighbors, as we are, and placed there by providence, neighbors in the future, and that when our nine millions develop into thirty millions and fifty millions and one hundred millions and one hundred and fifty millions we will be neighbors that it will be worth the while of the United States to have, and that as we shall be thus neighbors, it is well that we should begin right early to form our acquaintanceship, to get at each other's point of view, to come to a knowledge of each other's resources and how they may be made most helpful to both. So by overcoming prejudices and by that special method of welding peoples together, than which none is more powerful and than which none will be more used in the future of world problems, that of intimate personal acquaintanceship, we shall be better neighbors for the knowledge we have of each other and for our opportunities to help each other in our development and along with one another the development and uplift of the world as a whole.

That is why I am with you tonight for a little while and I crave your indulgence while I make—not a speech; I disown any desire to do that or any possibility of doing it tonight. My statements and my remarks to you will be conversational and they will be scrappy and diffuse, but out of the whole of it I hope we shall spend a few minutes together with mutual benefit.

One hates to talk shop, and yet my subject makes it necessary for me to say something of the country from which I come. I will avoid a half of it by not talking about myself, and I will simply talk about my country, which is greater, of course, than many, many selves.

Canada was a long while remaining undiscovered by the European world. It has been a long while since its

discovery by the European world in discovering itself. The most wonderful development to Canadians of the last fifty years has been this: the paucity of the knowledge they had of their own country fifty years ago and the gradual process of discovering what their country is that has taken place within the last thirty or forty years.

We have not yet discovered what Canada is. We are simply as yet working along the fringes of our country's resources, along the outside edge of still greater resources that remain to be discovered, but we have sufficient to give us confidence that there are few countries in the world which have greater natural resources than Canada, and, *par conséquence*, there are few countries of the world that have a better future before them, provided our people are equal to their trust and their responsibilities.

First—which is not always an indication of a great country—we have mileage. Our mileage runs up a little above the total square mileage of the United States of America. We are bigger that way than even you are. So much with regard to land and water estate.

But it is a mistake that perhaps you make, and which we made in our earlier times, to think that a very large proportion of this square mileage was an inheritance which had not very much value. If you have looked at the map of Canada in the olden times, maybe even now, you would see on the east a little elongation—after having passed your eyes over the great expanse of the United States on the map—you will see a little expansion cut into the Atlantic Ocean, with the names of some provinces upon it. You will touch the St. Lawrence River and the line of the Great Lakes, a narrow space, which will dwindle down as you pass the Great Lakes and run out toward the prairies, will elongate itself a little to the north and pass over into the region of the Rocky Mountains, and at the other end, down by the Pacific waters, you will find “B. C.” on the map, which means British Columbia.

The general impression of that cursory glance and the impression we ourselves had years ago was that we possessed but a narrow strip of territory along to the north of the United States and that there were vast lapses between eligible parts of the territory which had their difficulties to be overcome, if possible, in the race for economic development. All that has passed away.

Our experience and our discoveries and our development have widened that strip of territory to the north, and we have come into a heritage in that country many hundreds of miles wider, north and south, than we had hoped for in the earlier time. So that it is a mistake to think that our territory is a very narrow territory, with the disabilities incident to length without breadth. The length is enormous. The breadth is more proportionate to the length than we had thought it would be forty or fifty or sixty years ago, or even less.

In that territory, so large and so broad as it is, we have rather wonderful resources. When the northwest was first taken over from the Hudson Bay country, treeless and without habitations, the great problem was, how can people live there and how can they warm themselves when they attempt to live there? That is, the fuel situation was a terribly perplexing situation, as we viewed it for the future.

The fuel situation has very largely solved itself. On the extreme Atlantic end, in Nova Scotia, we have large and wonderful areas of bituminous coal of an excellent quality. In New Brunswick, the neighboring province, some coal. Then none from that till we get past Winnipeg many miles, and in the province of Saskatchewan we come again upon coal deposits, lignites. In Alberta, the neighboring province, lignites everywhere. The farmer can drive up to the mouth of a lignite mine and shovel coal onto his cart and take it to his home, in large spaces in the province of Alberta.

Going up to the Rocky Mountains you get the finest quality of lignites and some anthracite. Over across

the mountains you get into the large coal areas of British Columbia, bituminous again.

That is, it has so developed that we have now no fear for an abundance of coal for Canada for its population. The only areas that are not particularly well situated in that respect are a portion of Quebec and the whole of the province of Ontario, which must draw from your coal resources in the United States for what they need of anthracite, all, and for a great part of what they need of bituminous coal. Economically, they have to look there for it.

We have undertaken the briquetting of lignites in Canada and we have succeeded in the experiment. From this time on in our northwest provinces, lignites of the poorer quality and even lignites of the best qualities will be briquetted into what is the equivalent of anthracite, with the power of carriage without dispersion and breaking into bits, which will make it a fair substitute for anthracite for all that great region of the northwest, which, when it fills up with its many millions of people, will there find that the benefits of providence have not been withheld from itself. So that our coal and fuel situation is developing in that way. For that central region of Ontario and a part of Quebec we shall have to come to the United States of America.

So that Canada has billions upon billions of tons of these different kinds of coal, which have now been explored to the extent that their reserves are fairly well defined, and still as we go on we are coming upon fresh deposits.

With reference to oil and natural gas, Canada is developing in that line, and it does look now as though in the regions of the northwest, up above the prairie provinces in the extreme north of these provinces and the portion not yet divided into provinces, there is an immense oil reserve, which will be there for the purposes of civilization as that country fills up and which will, with the coal that is there, furnish the necessary motive power for the vari-

ous enterprises, for domestic light and for the industries as they shall develop.

Of course, when you come to resources, the agricultural resource is the great one of the Dominion of Canada. As to agricultural arable lands, we ran away at first with the idea that its area was limited to a rather narrow strip, but experience and development show that is not so.

We raise in wheat from two hundred millions to three hundred millions of bushels per year. But we have not brought under wheat cultivation in our great North West Canada more than twenty per cent of the arable land capable of producing good wheat. If then, with our small farmer population of the present and an area of twenty per cent of arable wheat lands devoted to wheat, as the population expands and the great percentage of land is brought under cultivation, as it will be, you can have some idea of the wheat resources and grain resources and, along with that, of the cattle and stock resources of that great part of our Dominion which we call the prairie provinces.

It is not too much to say that Canada presents in that respect the last cheap wheat farming lands of the world. In a temperate climate, admirably adapted to the production of the hard varieties of wheat, which from time to time by our experimental work we are hastening in the ripening period to escape the frosts of the early season and the frosts of the late season, it is not too much to say that we possess the great last resource of cheap farming lands for wheat and grains and stock in the world, a great heritage.

Going through that northwest in harvest time and passing, as you do, through acre after acre and mile after mile of the richest garnerings of the wheat field, and looking at the fact that but a fringe of those lands has been brought under cultivation, one wonders what will happen when the majority of that available area shall have been placed under wheat and grain.

The United States may have to come to its neighbor to the north to get its wheat for its flour. As your areas fill up—and it seems to be in the progress of the world that as countries fill up the urban grows upon the rural and lands go into other purposes than for the farming of grains and such like—it is a possibility and a probability that not many decades will pass before the United States will call largely upon the rich and virgin resources of our great northwest grain fields for the food for its population.

You do it now to a large extent. The fine qualities of hard wheat which your millers require must be had very largely from Canada, and you get it from us and you pay us good prices for it.

Just here let me tell you as it comes to my mind, that we do sometimes make experiments in Canada. During the last two years of the war, and the year after the Armistice had been signed, we, through certain governmental agencies, bought and sold all the wheat of our farmers in Canada.

Last year, 1919 season, we appointed a wheat board. We constituted that wheat board the buying and selling agency for all the wheat raised in Canada. Its plan of operation was, on a certain basis and grade of wheat, to make an initial payment of so much per bushel. Your farmer had a thousand bushels of grain. He received at the rate of \$1.25 per bushel as an initiatory payment. He got his certificate for that. He went to the bank and the bank honored the certificate. But that was only the initial payment. The wheat board sold the wheat to the millers, buying it first from the farmers, fixed the price at which bran, shorts and mill products, including flour, should be sold, and handled the whole of the export trade.

Your farmer who sold his thousand bushels got his \$1.25 in payment the moment that he delivered his wheat. He got a participation ticket, as it was called, for whatever should remain in the pool as his portion after the whole of

the wheat of Canada had been sold and the price had been realized.

In the end the whole of Canada's wheat crop was sold in that way by the wheat board, and the average price per bushel to the farmer for his product, in the end, as it was distributed, amounted to \$2.63 per bushel, and a little sum—that is between ourselves—remains over from the expenditures, to be covered into the treasury, and the whole of that business was transacted for a cost of a little less than one-half cent per bushel on the complete turnover.

We have not continued that experiment. We carried it out because of the peculiar conditions in the buying markets of the world and to assist our farmers in a way which prevented sacrifices of wheat and which put into the farmer's hands an initial payment for him to live upon the moment that he made his delivery of the wheat, whenever it might be.

This, therefore, stabilized and made the market less fluctuating and, in the end, covered into the farmer's pocket the very tidy price that I have mentioned, \$2.63 per bushel. So much incidentally as to what to the Government and the farmer himself was an interesting experiment.

We have resources outside of our agriculture, however. Sometimes men outside of Canada think "Yes, you are a fisheries country to some extent, and you are a forest country to a large extent, and you have mines to a certain extent, and you have agriculture, but those are your strong points."

Let me tell you something. Last year the agricultural products of Canada amounted to two and one-quarter billions of dollars. You can take the population of Canada at somewhere between eight and nine millions and you can work that out for yourselves conservatively, and you will find it is a most excellent showing. Few countries in the world—I don't know of any country in the world that can beat that record. That is a great production for our small

population and the proportion of farmers amongst our population. But when agriculture made of its products an out-turn of two and a quarter billions of dollars, the industrial products of the country in that year amounted to three and a quarter billions of dollars, much larger than the whole agricultural product.

Now, that shows a wonderful development in industrial production in Canada, and also shows that it is not the correct idea that the agricultural resources of Canada are its chief resources. They are and will continue to be its great basic resources, but industrial activity and industrial development is proceeding apace and will proceed apace with the general development of Canada.

That brings me up after having just sketched these resources, to our fisheries, which brought us in more than sixty millions of dollars last year, and our mines two hundred and seventeen millions of dollars, and our forests over a hundred and fifty millions of dollars, and our agricultural and our industrial products such as I have named.

That is the background of our country. That is just a sketchy view of what lies within our bounds, and our activities and enterprises as reacting upon those resources in a country of small population and large area.

A gentleman said to me tonight that he had an idea that of all the countries which had come through the last five, six or seven years of the world's war times, probably Canada was in a more favored position than any other country in the world. I am inclined absolutely to that opinion, and I do not think I would make an exception of the United States itself. I think that taking it all, by and large, our country with its great natural resources has come through the period of the war and is now meeting the adjustments of the consequences of the war, which are inevitable to all of us, and is doing it with probably less strain than any other country which has had a part in the war.

And, gentlemen, we took our part in the war. When on the fourth of August Britain joined the forces of the other Allies in repelling the attack of the Hun, Canada the same day took her position side by side with the mother country and with the other overseas dominions.

There was not one single minute delay between the two operations. And within six weeks of the outbreak of the war Canada had—a peace-loving country and a peace-serving country—gathered from her fields, her factories, her counting houses, her colleges, her universities, from every grade of her population, and had upon the ocean, thirty thousand Canadian soldiers, fully equipped, bound for England and for the front, within six weeks of the outbreak of the war.

Following that up Canada put in khaki, out of her population of eight million, six hundred thousand of her men and sent four hundred and fifty thousand of those overseas, and left sixty thousand of her dead in the soil of France and Belgium, and took her proportion of the casualties and paid her own way from start to finish and raised and loaned money to the mother country, to the extent of nearly one billion of dollars to help her carry on her operations, which loans remain in part to this day, and we gathered that money from Canadian pockets, Canadian earnings, backed by Canadian enthusiasm and Canadian good will.

That was our record in the war. We had a debt of three hundred and thirty millions of dollars when the war started. We have a debt now of two and one-half billions of dollars.

Canada expected no territory; got none. Expected no indemnity; got none, and does not look for it. What Canada did was a wonderful tribute to the institutions and the ideals of British freedom. What she did was a wonderful negative of the assertion that many men made, wholesale accusations, that the men of today were not the equals

of the men of a half century ago, that the stuff and the fibre was not in them, that success in business and the mollifying influences of civilization had eaten out patriotism and ideals and thoughts of self-sacrifice for the good of an ideal, for the good of the world.

This war gave the lie to the accusation, and in the sons of Canada, long removed by generations, there flamed forth that same spirit that afterwards flamed forth in your United States of America, that for justice and liberty and freedom against dominance and a menace of the world's liberties, there is yet the moral fibre, there is yet the physical force, there is yet the determined will that will submit to no masters and that will fight to the end for the liberty and the freedom of the race.

Coming back again, those things that I have stated lead up to trade. What is the trade record of Canada today? Now, I am coming close to you as neighbors, because when we speak of trade you have an interest in that as we have ourselves.

The total trade of Canada last year was a little over two billion three hundred million dollars, fairly divided between exports and imports. That is a wonderful development in trade compared with ten years ago and compared with twenty or thirty years ago still more wonderful, but it arises from the development of the resources of which I have been speaking.

The most of you know—some of you may not—that with regard to the United States our trade is very large. We are the second customer in the world for the products of the United States of America. What do you think of that? Is there not a little importance to be attached to that?

Last year we bought from the United States of America in round numbers nine hundred million dollars' worth of stuff. A people of eight millions or so bought from the United States last year nine hundred millions of dollars' worth of products. That is, if you take our population as

eight millions and figure it out, you will find that we bought from you to the amount of one hundred and ten dollars for every man, woman and child in Canada. That is, if you put it in another way, for every family of Canada we bought from the United States to the extent of about five hundred and fifty dollars. That is rather wonderful, when you come to look into it.

On the other hand, you bought from us largely, but you bought from us only about five hundred million dollars' worth of stuff. Divided amongst your population you bought from us to the extent of about five dollars per head of your people. You were not neighborly, don't you see? We came in and bought to the extent of one hundred and ten dollars per head of our people; you pass the buck over to us and you buy only about five dollars per head of your people. What a fine thing it would have been for Canada if you would have equaled us in that endeavor and bought at the same rate from us as we bought from you.

Well, maybe, it is coming up to that in the future. However, I think that is a truth that might very well settle down into your minds as well as into ours. The balance against us is, therefore, somewhere about four hundred million dollars per year, that we have to find some method of paying you for, and that is why when I bring a good Canadian dollar, based upon all of these magnificent resources that I have spoken of, good as gold in the bank of England, you offer me about eighty-eight cents or eighty-nine cents for it. It rather grates, you know.

By the way, it is a wonderful relief to us to throw off all of these thoughts in the general statement, "Oh, it is all owing to the world's exchanges; there is really nothing unneighborly about it or anything like that; it is the condition of things that brings it about," and so in reality it is. But here is the point:—Now, I am not meddling with your affairs. God forbid; we have enough to take care of our-

selves without meddling with yours. But observe this; if we are to buy nine hundred million dollars' worth of goods from you, and you buy only five hundred million dollars' worth from us, we ought to have a fair chance to pay you in products for that balance of trade.

What are you going to do about that? I am not offering any advice, not at all, but it is plain to me that if my friend here and myself are driving a trade and he buys from me a thousand dollars' worth per month, and I buy from him two thousand dollars' worth per month, that he must give me some chance in our trading to get even with him for that balance of trade. But if he puts up a wall and says, "I won't take that from you and I won't take the other from you, I want cash for that balance," I have got to tell him some time or other that I cannot continue to trade with him in that fashion any longer; I must try to get somebody who will let me trade in the goods that I raise to pay him for the goods which he throws over to me.

Now, those are just thoughts for neighbors to keep in their minds as we are passing along.

I do not intend to talk any more about Canada, but from what I have said, and not saying anything more along the other line, do not form the opinion that we are blank materialists up in Canada and that we do not talk of or do anything or have any other feelings than that of trade in oats and bacon and all that sort of thing.

Canada, if she is progressing along economical and business lines, is also progressing along other lines as well. Our institutions are founded upon the base of the old British institutions, modified, as they always will be modified, by circumstances in new countries. But the basic principle is there.

Our institutions are British institutions. In government and in many other ways we have come up from the old British traditions, and the old British practice. In our

municipal government, in our provincial government, in our federal government, in the institution of our banks, in the institution of our laws, our courts and all that, we have built up on the British model. In essence you are doing the same in your country, because if we go far enough back we have all sprung mainly from the same common origin. We all have the same priceless heritage. Banked away back in the earlier institutions of the British Isles, we draw from there as from fountains of inspiration. Our institutions and our laws and our administration of justice are founded upon and are drawn from that olden source.

So in that respect we are following along, and in our educational work, in our municipal work, in our forms of justice, of government, we are advancing as you are advancing, along those lines.

You are a democracy here. We are a democracy there. If you like, you might say that we are a monarchial democracy and you—simply a democracy. It is a distinction without very much difference, and the difference, if you will allow me to say, I believe, is in our favor.

We are a monarchial democracy. Where has freedom of speech a greater development than in the British Isles? Go to Regent's Park, Hyde Park, anywhere you like in Great Britain, Sundays and other days. Everybody says what he thinks and gets vent for it; no policeman interferes with him.

You are much the same in your country. We are based upon the same model. We have universal suffrage practically in every province of the Dominion. We have woman's suffrage all through the Dominion. The woman votes as the man votes and on the same qualifications. And so the tie that binds us to the monarchial system is the tie of historical tradition and experimental—what shall I say?—wisdom.

They do not elect a king in Great Britain and we do not elect a president in Canada, and we think we have got the

better of you on that last dodge anyway. At least, that is the line along which we are developing. Every country to its taste, and it is a wonderfully good thing that the tastes are different, or there would be little variety in this world and three-fourths of the pleasure of life would be taken out of it.

What is my next thought to you? Someone asked me as to our forms of government just at the present time. The chairman introduced me as coming into political life in 1882. I have been thirty-eight years in Parliament, coming into political life in 1882 as an adherent of a certain party. I am still an adherent of that certain party. I was wondering when he said that whether that was a recommendation of me or not. They say if a man has a mind that can not change, maybe the stuff in it is not of the proper quality.

However, the fact that one belongs to a party through a period of twenty or fifty years does not carry with it the thought that there is no progress or no change. As men change, the parties to which they belong change; a change in modifications, of policy, change in the way in which they administer. And so our parties change. But the Liberal-Conservative party in Canada, to which I adhered in 1882, I have remained an adherent of up to this day, and at this present moment it is in power. How long it will remain in power, I don't know. I hope that it will remain a little while longer, but hopes may be dashed at the next political turmoil that is coming.

Someone asked me, What about the farmers in Canada? We have an idea over here sometimes from reading the headlines of the newspapers that the farmers have taken the lead and are now going to govern Canada.

There has been a development with us along that line. Today in the Parliament of Canada, the Federal Parliament, we have three groups. There is the government and its supporters, the Liberal-Conservative party. There is the old Liberal party, and there is what are called the

National Progressives, which is the farmers' party, a development of the last few years.

In a parliament of two hundred and thirty-two members at Ottawa, the Progressive or farmer party has today about fifteen members. It is not a very large group, but in the Province of Ontario, in the provincial legislature, the farmers' party at the last election scored a remarkable success, and, although they have not a majority in the provincial legislature, they have the largest group and, consequently, we have there a farmer prime minister working along not because he has a majority of the farmer members at his back, but because he is able to make certain arrangements between the farmers' party and the Labor party in order to carry his measures through the legislature.

What will happen when another legislature comes to be voted for, one cannot tell. But in the northwest and in all parts of Canada today there is an onward current setting in favor of the farmers' party, that is, for a larger participation of the farmers in the administration of the governments of the Dominion.

The first results of that are groups in the legislatures of the provinces. What will take place when the next Dominion election is brought on, one cannot tell; but from the present prospects it would look as if we shall have at least three, maybe four, groups in the next federal Parliament, and that we shall have the difficulties inherent in administration where a parliament is divided into groups and where no one group has an absolute majority over all.

Now, you ask what divides the farmers' party from the other, or you ask me in the first place, what divides the governmental party, the Liberal-Conservative, from the Liberal party. Mainly names and traditions. I repeat, mainly names and traditions.

The Liberal-Conservative party stands for what we call adequate and reasonable protection to the labor and

industries of our country, has stood there since it came into existence in 1879, has fought out ten elections on that same issue and has received, in so far as that issue is concerned, the approval of the electorate of Canada in every one of those elections.

The Liberal party stands for what? Good administration, as do we. They stand for protective practice and for free trade arguments, if you can put those two together. For a period, from 1879 up to 1896, the Liberal party in opposition stood in the same way for lower tariffs, verging toward free trade. When they came into power in 1896 they kept almost exactly the duties that were in force during the time that the Liberal-Conservative party had ruled Canada for the eighteen preceding years. So that there is between those two groups the strong affiliation of a reasonable protection for our industries, with some verging toward free trade.

Now, the farmers' party comes up and says: "Duties are too high. We should not pay anything on agricultural implements. We should not pay anything on the tools of our trade. We should not pay anything on food. We should not pay anything on our clothes," and so on, verging toward free trade as rapidly as they can bring the country to that conclusion. But, if put in power tomorrow, they would not go the whole length of making our country a free trade country, but that is their tendency.

I don't know whether you have gotten any real information out of this rather loose statement with reference to parties, but that is where we are in the Dominion of Canada today.

Mr. Chairman and gentlemen, I think I have pretty well tired your patience, and I am going to conclude my rambling remarks by one or two expressions of opinion, maybe on a little more debatable ground, but what is the use of a man talking to another man unless he talks out what he feels and

what he thinks, and what is the use of the other man, if he is not willing to hear just exactly your views and treat them as he thinks proper. If favorably, so much the better for the speaker. If not, well, no damage is done and no fee is charged.

Two things I intend to speak about, and those two things verge upon the general condition of the world as it is today. Your conditions and ours, with but the imaginary line between us, influence strongly one the other. When the McAdoo award was made and the railway men's wages were put up, our railways automatically followed that award and put it into operation on all the railways in Canada. They were faced with the same conditions of things. Such are the inter-relations of labor and labor organizations, that if we had not done so there would have been strikes and trouble, one could not foresee to what extent, and in the particularly touchy conditions of that time our railroad men and our business men did not feel that we should invite trouble of that kind. Consequently the railway wage went over, followed by an advance upon rates.

We have a railway commission in Canada, and rates are fixed by that railway commission. The railway commission heard the railways, took into consideration the advance in railway labor and made an award as to freight and passenger rates, which went in contemporaneously with the addition to the wages of the railway workers. That has worked difficulties with us as it worked difficulties with you.

In that spirit, to a large extent, we must follow the lead of the United States of America, and we are looking with the most intense interest there to what will be done in the matter of demobilizing the high costs in whatever line these high costs are, in production, in labor, in distribution, and we shall follow very largely on the same general lines the movement in the United States of America.

We believe there as you believe here, I think, that it is impossible to keep up war prices, and that in the general adjustments which must take place you must have a descending scale all the way through. In production, in efficiency, you must get more for the money which goes toward that than you did before, otherwise things will not soon right themselves.

Take immigration. You and we bid for the immigration upon this American continent. If you adopt certain stringent restrictions, that throws the current of immigration toward the north, Canada, in increasing proportions. A part of that immigration is acceptable, and a part of it we do not want. Therefore, in order to prevent ourselves from being overrun by the part that we do not want, we have to take restrictive methods as you take them here, and follow pretty largely along those lines.

So that in these instances, as examples, what takes place in one country has acted upon what might be done in the other country, and in this way we come to the conclusion that these two countries have interests in common, and that readjustments, economical and financial, must follow gradually, *pari passu*, in one country and the other. What will happen in the rest of the world, we do not know. The most perplexing problem of all the ages faces Europe and the world today.

You sent your men across the seas, and we sent our men across the seas, not simply to snatch the cap of military autocracy from the Hun, the menace of world domination, by that single act. But if we sent our men and lost our men and fought our battles and gained our victories, it was not a victory which was meant to stop when William Hohenzollern was cast from his throne and the Austrian monarchy was dissolved and the present military menace of world domination for the moment was brushed away. No, we fought that Europe and the world might actually be made

free and continue in the exercise of its freedom. That has not yet been accomplished. That is, gentlemen, the war is not yet over, nor will it be over until adjustment follows the destruction of the war period and the essential something for which we fought is realized by the nations of the world, for which and with which we fought that battle.

I was an attendant at the Peace Conference for six or seven long months. I have been a follower of matters since that time. I participated as a representative of Canada in the first assembly of the League of Nations, and I have had this thought and this idea of general adjustment very vividly in front of me for these years.

I will not tell you what I think you ought to do. That is for yourselves to determine. But I will tell you what we think of this in Canada.

We feel that when we sent our men and lost them and put our money behind them and incurred our burden that we are shouldering today, that we made an investment in the future peace possibility of the world, and we propose, to the extent of our ability, to follow that investment to the end and get, if we can, the perfect fruits therefrom.

And so we feel that after the Armistice is signed our work is not yet done. Before us there looms up and before me there vividly is in prospect one of two things: A falling back to the old principle of force in international disputes and disagreements, a falling back to the old methods of secret diplomacy and selfish alliances, a falling back, in accentuated degree, upon the old costs and burdens of armament, for land, for sea, for air, for under the sea, the cost of which no pencil can tabulate, the consequences of which in another world war, which would absolutely be certain to follow thereon, no mind of man or angel can conceive. That is one thing that is ahead of us. The other thing that is possible is that the sword shall be put under foot and that the balance of justice shall take its place, that armed force shall be re-

duced to a minimum as an agent for settling international disputes and disagreements, and that the moral forces of the world, in the face of that object lesson, which no living man can ever forget, will demand amongst nations, as it has in the past demanded and gained amongst nationals, themselves, that disputes shall be brought to the courts of the law and of justice, and that the moral force of the peoples of the world, the units of nations, shall demand that and back that—and if they do, it is possible to attain it.

I do not like the term "League of Nations," I like the word they use in Europe. It is the "Society of Nations," "La Société des Nations," that is what they call it. The "League" has something of a binding and restricting element in it. "The Society of Nations" does not carry that same idea and has the flavor of mutual service.

Now, at the Peace Conference, I followed events. Gentlemen, when we criticize let us try to put ourselves in the position that the representatives of forty-odd nations found themselves in at Paris and at London. Let us try to put ourselves in front of those centuries of racial and tribal and religious traditions, prejudice, discords, which had entwined themselves in every portion of Europe, so different to the freedom that we find in the newer countries.

Let us try to place ourselves in the position of coming to an agreement of some kind, better than the one system that has been the system of olden times, and let us be reasonable in our criticism of just the exact article and covenant and treaty which result therefrom.

No document that ever is made is a document which is to stand for all times or for all eternity, but there was a whole-hearted, good-will, cemented attempt made to get the best that could be got, and, to my mind, the best that could have been gotten was got.

Because it is open to criticism by this side or that side does not throw it entirely to the winds. The thing that is

got, and it is of immeasurable importance, is the pledge of forty-seven nations of the world that they will not go to war until they exhaust the possibility of peaceful settlement. That is the pledge of forty-seven nations, which met at Geneva last November and continued in session for six weeks. Brought from every habitable part of the world, all races, all creeds, black and white and all shades between black and white, representatives of the small and the large nations of the world.

At Geneva they met on a plane of absolute equality, in so far as the expressions of their opinions were concerned and the giving of their votes was concerned. The small nation had no quarrel with the large because it was out-voted by that larger nation. The small nation had no quarrel with the larger power because its freedom of expression was limited to the least degree. In that assemblage of one hundred and ten delegates from forty-seven nations of the world there was the most wonderful spirit of self-restraint, of putting aside of trivialities, of the desire to forget national and racial distinctions and the desire to come to conclusions which should be for the ideals of society and for the peace and the uplift of the world.

Those men, strangers to each other, got together, saw each other's point of view. Inside of a week or ten days you felt yourself in a human brotherhood, in a world forum, with the power to express your views and to get at the views of the others. White or black, Catholic, Protestant or Jew had no effect upon you. You met delegate by delegate, face to face. The human entity was the thing that told, and these other things fell off as old garments of ignorance and prejudice, and that body of delegates was merged into a whole-souled, self-sacrificing group, with an overwhelming spirit of getting at conclusions which would be for the good of humanity and the peace of nations, which argues for the possibility of a society of nations that is backed up by the units of the nationalities. It must succeed in the long run.

To my mind, there is no choice between the two. Either you will go on upon the old, old system, which in another world war would end almost in the extinction of the race. God knows what would happen. With the implements and munitions and the resources of destruction which are now and are becoming every day more capable of infernal development on the destructive side, God only knows what would happen if another world war took place.

Is it not our part to forbid another world war and to be somewhat self-sacrificing in order to carry that prohibition into effect? Gentlemen, it will have to be done. You cannot look into the countenances of one hundred and ten millions of American people and add to the burden of the American people, with all the costs and expenditures which will be necessary if the old armed system is to be carried out. Neither can we in Canada; neither can the government in Great Britain nor the government in any other civilized country of the world. There is too much better world work to be done in cutting out the munitions and forces that destroy humanity and substituting what is needed for the uplift of humanity.

Again let me say that it only requires the accordant moral will and force of the units of the nationalities of the world to make the society of nations, or something modeled upon that plan, an effective instrument in the future, carrying on a settlement of international affairs. Just as from primal times, we have grown up until in this nation and every other civilized nation a man does not slay his neighbor because he does not pay him his bill; a man does not destroy his neighbor and his family because he owes him on a mortgage and does not pay it. He goes to the constituted authorities and the power of slap and dash, the power of the bludgeon and the pike, the power of the cannon and the mortar in national affairs are subjugated to the moral sentiment of the nation, working through its courts of law and its

channels of justice. It is possible to do that for the world by a common agreement of the peoples of the world, saying that it shall be done, and then standing behind it until it is done.

Now, those are my views. You know what I mean; that the Society of Nations or that any other modification of it which may be deemed necessary lacks a very essential element of strength while some of the nations of the world remain outside of it. No society of nations for the purpose of which I have spoken can be fully effective until it embraces all the great nations of the world. It will be effective in proportion as it embraces them.

Oh, my friends, if you just for a moment could turn your eyes and your sympathies into those regions of Europe where peace has not yet been effected, where prejudices have not been rooted out, where the old doctrine of a blow for a blow and the first blow first if you can get it in lingers still, added to the slow death of millions and the slow demoralization, but sure, of millions more, you would see that there is necessity for a world effort to adjust that state of things, for the good of the world itself, as well as for those nations. If it could only sink into our very souls and possess us, it would arm us with a power which, placed at the back of beneficent energies and a system of work, would bring about what the world so desires—peace; peace; peace that shall endure.

You business men know what war means. While it was on with all its glamour and gleam of heroism—and heroism was never so ascendant as it was during some portions of that war. Really, if humanity ever crept near to the Deity in its manifestations of self-sacrifice and of heroism, it did it in that war. Instance after instance is given in the process of that war of magnificent heroism, as we all know. But that same sort of spirit must be kept up to become the perfect spirit of peace, until disarmament becomes general and until affairs international are in some way, and not long

in the distance, I hope, solved by the general accord of humanity.

You business men know that though you made money while that war was on, some of you, you are paying the price of it now and you will pay the price of it for generations yet to come.

No profits made by a nation at war are enduring. The results of war, the most distributed, the most dire, the most destructive, the most persistent are the consequences which follow in its trail, and this generation and succeeding generations will bow their backs under these consequential burdens, economical, financial, social and moral, which that world war imposed upon us.

Surely there is a better way for business men, for men of all grades of endeavor and activity. Surely there is a better way for the world, we believe.

This very day the entente—those that fought against Germany—and the Germans themselves are at cross-purposes with reference to the reparation payments. And a sort of maudlin sympathy creeps up in society, much the same as it creeps up where an infernal scoundrel murders the best part of a family and is put into prison for it, and three weeks afterwards some sympathizers will be circulating a petition to have the poor man out.

The same sort of sympathy is apparent in the world today. Germany refuses flatly to pay any substantial proportion of her reparations. Great heavens, men, will you put yourselves back and try to envisage what the peace terms of the Huns would have been if they had gained the victory and had imposed their peace terms upon the world?

You can find out in part by going back to 1870 and 1871, when Germany fought France on her own territory, ravaged the French territory and made France pay, not reparations, for there were none to be paid, but made her pay indemnities for the costs of the war.

Today the Allies have wiped off the slate any claim for indemnity for the consequences of the war. They do not propose to present them. They do not believe they can get them. That is not in the count, but reparations are in the count, and if it so happens that Germany slides out of her reparations, an object lesson will be given to the world which can teach nothing but the most demoralizing doctrine, that hereafter, provided a national bully is strong enough, he may burn and destroy and ravish his neighbor's territory and his neighbor's home and there is no reparation to be made.

What did Germany promise her people all through the war? "Fight on. We are contracting no foreign debts. We are issuing paper money. Take it. We are within our own resources largely. But this will be the fact: that when we gain the victory, then those whom we conquer will pay the indemnities and the German people will be restored in their pockets and in their substance."

That was as plain as were the armies themselves while it was being carried on, this cruel war.

If Germany had gained and had placed the penalties, what would they have been? But she stole like a thief in the night on a little power that she had pledged her faith to guarantee. She burned and destroyed, and the best portion of France has been made worse than a desert, and she has not even commenced to pay reparation for the looting and the assassination of all that was vital, economically and otherwise, of which she has been guilty. Don't let us be too sympathetic with reference to this reparations business!

Now, gentlemen, I have delivered my soul to you on this. I am not advising anybody or anything, but I am hoping and praying in my innermost soul that it will not be long before, in some helpful way, the United States of America will stand again with her allies, as she stood in the war, where she fought to strike down the menace of military domination, and in-

sure world peace, stand by them in the adjustment and the reparation which are necessary to bring the results of the victory that was gained.

And when I say that I do not forget that no more splendid contributions have been made to alleviate the want and woe and misery of those who have suffered it than those that have been made by the United States and the people of the United States.

Look in Russia, look in Poland, look in any country in Europe, and you will find that the Red Cross legions and humanitarian and benevolent purses of your people have gone out to them in their distress and are going out still. But simply feeding to that extent does not in the end bring about the rearrangement and the readjustment which must go along with nourishment and simply keeping into life the peoples of those destroyed countries.

Things look better than they have. The League of Nations has only been functioning somewhat about eleven or twelve months, and it has been functioning under the greatest difficulties. But if you will take the trouble to read what it has done through council and assembly in that time, you will find that there is a record to its credit which is eminently respectable and ought to draw the sympathy and good will of all who become acquainted with what they have done. But that work is just commenced and under difficulties. Place it into power, place within its hands and place behind it the moral support of the nations of the world, and it can do immeasurably more.

I thank you very much for the kindly attention with which you have listened to my remarks. I end as I began: Those two countries, Canada and the United States, have been placed in position of one close by the other, neighbors we have been in the past, and we are proud of saying that for a hundred years there has been no sentinel guarding the ways between the two; one has not been aggressive toward

the other. Little by little some of the old sentiment in the United States many years ago that maybe Canada would fall sometime or other within the boundaries of the United States has passed away. Little by little the fear which menaced Canada in the old days that maybe something like that might be pushed from this side of the line has passed away. Today we have become better acquainted with each other's ideas. We have learned by personal contact, carried out in a million different forms, that these two peoples may live side by side as neighbors and be very helpful to each other and to the common cause of the world. That is our desire and your desire. As we both grow, and both will grow, the ties between the two will become stronger and stronger.

The prayer which was so beautifully delivered tonight, that we should stand by our nation, stand by our people, and in the end that the world should have a look-in as well, is one that should be eminently taken to heart. No nation can live by itself from this time on in a business or any other way.

One result of the war, hard as the consequences have been of that war, has been this blessed thing; that the human family has been thrown more closely together and the lesson has been taught that for today and the future the interests of the whole world concern every part of the world, and that every part of the world is the happier and the better if the world itself is in the best possible condition.

Brotherhood is taking its proper place, and a brotherhood of nations is a cardinal principle of the ideals and purposes of the Society of Nations, of which I have ventured to speak a word to you.

VICE-PRESIDENT HEYWORTH: I am sure I express the sentiment and the spirit, neighborly so, of all those here in extending the hand of neighborly friendship to our guest of the evening.

Just one moment. The Chair has an announcement to make to the Commercial Club, in the absence of its President, Mr. Howard Elting. The following Nominating committee for the executive officers of the Club for the ensuing year is as follows:

T. E. DONNELLEY
E. A. BANCROFT
D. R. FORGAN
BEN CARPENTER
DON McLENNAN

There being no further business, the meeting is adjourned.

TWO HUNDRED AND SEVENTY-FIFTH REGULAR MEETING

FORTY-THIRD ANNUAL MEETING

At the Chicago Club

FRIDAY, APRIL 29, 1921

Closed Meeting: President Elting Presiding

PROGRAM

PRESENTATION OF REPORTS

Report of President.

Report of Secretary.

Report of Treasurer.

Report of Committee on Americanization.

Report of Committee on American Merchant Marine.

Report of Committee on Club Portraits and History.

Report of Committee on Community Service.

**Report of Committee on Fort Sheridan and the Great Lakes
Naval Training Station.**

Report of Committee on Military Affairs.

Report of Committee on Plan of Chicago.

**Report of Committee on Revision of the Constitution and
Legislation.**

Report of Committee on Safety Council.

Report of the Chicago Plan Commission.

Report of the First State Pawners' Society.

Report on the Merchants Club Fund.

Report of the Nominating Committee.

Annual Election.

FORTY-THIRD ANNUAL MEETING

PRESIDENT ELTING: It becomes my great pleasure, gentlemen, to call the two hundred and seventy-fifth regular and forty-third annual meeting of the Club to order.

PRESIDENT ELTING: The first report, as is usual, gentlemen, is the report of your President.

(See next section for full text of report.)

PRESIDENT ELTING: I would like to ask for the report of the Secretary, Mr. Avery.

(See next section for full text of report.)

PRESIDENT ELTING: Next is the report of the Treasurer, Mr. Solomon A. Smith.

(See next section for full text of report.)

PRESIDENT ELTING: Report of the First State Pawners' Society, by Mr. John V. Farwell. Mr. Farwell is not here. The Secretary will, therefore, read the report.

(See next section for full text of report.)

PRESIDENT ELTING: Report of the Merchants Club Fund. Mr. Clow.

(See next section for full text of report.)

PRESIDENT ELTING: We will now proceed to the reading of the reports of our Committees. The first one is that of the Committee on Safety Council, by Mr. W. E. Clow.

(See next section for full text of report.)

PRESIDENT ELTING: Gentlemen, that (Committee on Safety Council) is a brand new Committee that was appointed this year. You know how this Club struggles from time to time to decide exactly what they are going to choose as a subject to get behind. I think this is one of the best we have ever thought out, and we are under a great many obligations to Mr. Harold F. McCormick for his report. It seems to me that that particular Committee should be continued or the work of a Committee similar to that should be continued.

PRESIDENT ELTING: I should like to ask that you read report of Mr. Glessner on Club Portraits and History. Mr. W. E. Clow.

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(See next section for full text of report.)

PRESIDENT ELTING: Is there an estimate of the cost of that, Mr. Clow?

MR. CLOW: Mr. Chairman, we could not estimate the cost because the work was not completed. It is very interesting work, but it takes a lot of time looking backwards.

GENERAL CHARLES G. DAWES: I would like to move the passage of that resolution. I do not care how much it costs to have it done.

MR. BANCROFT: I will second that motion.

PRESIDENT ELTING: We have heard the report of Mr. Glessner. It is moved that the resolution outlined by him be passed. Is there any discussion on it? There seems to be no estimate as to the cost of that.

MR. CLOW: It will not be much.

MR. HULBERT: Does that carry with it, Mr. President, the idea that the funds of the Merchants Club are to be used for that?

MR. CLOW: No.

MR. HULBERT: It does not?

GENERAL CHARLES G. DAWES: No, that is not necessary.

PRESIDENT ELTING: Would those be available, Mr. Clow?

MR. CLOW: I think that would be a question that the trustees of the funds would want to place before the former members of the Merchants Club. I think they have other ideas for it.

PRESIDENT ELTING: Are you ready for the question?

MR. INSULL: If I may be permitted, I would like to suggest an amendment, that the subject be referred to the incoming Executive Committee for action.

PRESIDENT ELTING: Do I hear a second to that amendment?

GENERAL CHARLES G. DAWES: I am against that. I think whatever Mr. Glessner, after all his work, recommends we do, we ought to do right at the drop of the hat.

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MR. INSULL: All right, I withdraw the suggestion and move that the Committee's report be adopted.

PRESIDENT ELTING: I am sure Mr. Glessner will be delighted to hear that, Mr. Clow.

MR. CLOW: Yes, he will.

PRESIDENT ELTING: The report of another new Committee is that on Americanization, by Major A. A. Sprague II. (See next section for full text of report.)

PRESIDENT ELTING: Gentlemen, I am delighted to hear the report of Major Sprague. When that Committee was first appointed, I had in mind that that was one of the most important works that this organization should get back of, but it was a difficult thing to outline any work that anyone might do. However, when this Community Council was suggested it seemed that was the best way for this organization to get back of a movement of this kind and prevent the overlapping of so many organizations that were doing work in this city. That is a very comprehensive report. I see there is no recommendation as to an executive secretary. I presume that will be worked out through the Council and come back to this Club for action.

PRESIDENT ELTING: We should now like to hear from Mr. John T. Pirie, Chairman of the Committee on Fort Sheridan and the Great Lakes Naval Training Station.

(See next section for full text of report.)

PRESIDENT ELTING: As I mentioned before, I think this Committee has done a great work in going out there and making Captain Wurtsbaugh realize that we are back of that Station.

PRESIDENT ELTING: The next report is by Mr. James O. Heyworth of the Committee on Military Affairs.

(See next section for full text of report.)

PRESIDENT ELTING: This is the first time I have seen this report, gentlemen, but I have been wondering, as I have been hearing it read, if there is anything the members of this

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Club can do to increase this membership. You see they are short 1700 men that they would like to have enlisted between now and the first of July. Is there anything you can do as employers to persuade your men to go into the National Guard? I have tried it in our small organization, and I have found it difficult to persuade men who have been in the service to now go back into the National Guard. However, the younger men are coming along who might be induced to do so. I think it is the duty of every man to try to help out this National Guard Commission.

I would like to hear some discussion on this from our members as to what their experiences have been in this National Guard work. Mr. Buffington, what can you say?

MR. BUFFINGTON: We have met with the same experience you state you have met with in your organization. Large numbers of the employees of the Illinois Steel Company who have been enlisted or drafted into the service have had their experience and they do not want to take service again. Their influence throughout our organization, I think, is operating to make other employees who have not had the experience hesitate. I do not know just what to suggest in regard to it.

PRESIDENT ELTING: Of course these athletic and club features are persuading a number to go in. I think they have done remarkably well to get recruits amounting to 2700 to start with. Mr. McCormick, what has been your experience?

MR. CYRUS H. McCORMICK: About the same as Mr. Buffington stated. There seems to be a general disinclination on the part of the men who served before to join the National Guard. I do not believe I could add anything of value to the subject.

PRESIDENT ELTING: The next report will be that of the Committee on Community Service, by Major A. A. Sprague II.

(See next section for full text of report.)

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PRESIDENT ELTING: I should like to hear from Mr. T. E. Donnelley, Chairman of the Committee on Revision of the Constitution and Legislation.

(See next section for full text of report.)

PRESIDENT ELTING: I should like to ask Mr. David Forgan to report as to the Plan of Chicago and also the report of the Chicago Plan Commission, if he will. Two reports.

(See next section for full text of reports.)

PRESIDENT ELTING: I think we are appreciating every year more and more what this Chicago Plan means to this city, and I think we should remember tonight that Mr. Wacker is not here. He is ill at Lake Geneva. I tried to get into communication with him during the week. I am sorry that he is away. I don't know whether you read the testimonial which was given to him on page 300 and 301 of this book of ours, but it is worth while reading as a tribute to Mr. Wacker.

PRESIDENT ELTING: This has been preliminary to the last report, and we have left that to the last in order that there might be a very complete discussion of the Merchant Marine Committee's report, which will be delivered by Mr. Heyworth. It is the last report of the evening.

(See next section for full text of report.)

PRESIDENT ELTING: Gentlemen, you have heard that report. The full committee was composed of Mr. Edward N. Hurley, chairman, Mr. James O. Heyworth, vice chairman, and Messrs. Carry, Legge, Cyrus H. McCormick, Charles Piez, Theodore W. Robinson, James Simpson, Edward F. Swift and Robert J. Thorne.

In order to bring this to a discussion, what is your pleasure, gentlemen? This is one of the most important reports that has been rendered by this Committee, and, as I said in my opening remarks, it seems that we should take cognizance of what has already been accomplished in the

way of railway and water development and consider whether or not it is necessary that a further investigation and study should be made of these fundamental business necessities.

MR. CARRY: I move that the report be referred to the incoming Executive Committee for action.

PRESIDENT ELTING: Do I hear a second?

MR. BANCROFT: I second the motion.

MR. MARKHAM: Mr. Chairman, before that motion is put I should like to address myself to one or two of the statements that are made in that report.

One of the assumptions is that the thing that is necessary to do to improve the transportation conditions in this country is to provide ways and means of taking away from the railroads the traffic which, as a practical transportation manager, I have always been led to believe is the traffic that pays the railroads the best.

Advocates of the use of the waterways have always started out on the theory that the use of a waterway as a transportation agency is, under any and all circumstances and conditions, more efficient and more economical than the use of a railway.

Now, nothing was ever further from the truth than that statement. There are conditions under which the waterways can be used more efficiently and more economically than the railways. Take, for example, the transportation of coal from the lake ports to the northwest and the return loading, if you please, of iron ore. That is a character of transportation that is handled under conditions that the railroads cannot compete with. Every man who knows anything about transportation accepts that as a fundamental fact.

Your ore is carried in 12,000-ton ships. It is handled by labor-saving machinery, both in loading and unloading, that is unsurpassed at any place in the world. The coal is handled in the same manner. Most of you are familiar with the

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conditions under which the transfer is made by which a 50-ton or 70-ton coal car is put into a machine and is dumped into a boat; 12,000 tons of iron ore taken out of a boat in as short a period as five hours.

But that is an entirely different proposition from handling traffic on inner waterways by the use of barges, where the conditions are absolutely dissimilar. If you are going to start out on the theory that you are going to take away from the railroads all of this revenue traffic and turn it over to the waterways, I want to ask you what is going to become of those sections of the country that are not so situated as to permit of their being served by waterways. Who is going to provide the transportation for them? Who is going to take care of the peak load of traffic during the three months of the year when in our northern climate the waterways are closed to traffic? I merely want to point out, in dealing with this report, that there are certain fundamentals that want to be considered. You have not today in Chicago any water transportation at all worth speaking of.

What is the use of talking about it; spending a lot of money to provide harbor facilities for transportation that does not exist? I will grant you that there is great need of railroad terminal facilities in Chicago. The railroad terminal situation here is the growth of a great many years. It grew up like Topsy. It is imperfect and there are a lot of things that ought to be done with it, but from a railroad standpoint I want to suggest to you that you approach it from the standpoint of the facts as they exist today and not from the standpoint of some theoretical condition that might be developed as the result of the possible use of waterways which may never come into existence.

I am very, very much interested in this problem. I do not believe that there is any subject to which the Commercial Club of Chicago could address itself with more benefit to the people of Chicago than to the problem of handling this

terminal situation. I do, however, want to impress upon you again the fact that the fundamental necessity of the times is the protection of the transportation interests of this country, as represented by the railroads and not the waterways.

I will grant you that if arrangements can be made to open up the St. Lawrence, in the end it is a project which would be of incalculable benefit to the people of this section of the country, but I am contending that that is a project that is entirely separated from and remote from the problem of the development of the interior waterways of this country.

Getting back to the suggestion of taking away from the railroads the heavy traffic, let me illustrate it to you from the standpoint of the experience of the Illinois Central Railroad.

Forty-five per cent of the tonnage of the Illinois Central Railroad consists of products of mines and of sand and gravel, the commodities mentioned in the report that is made there; 25 per cent of the earnings of the Illinois Central Railroad are derived from the carriage of these heavy commodities.

Now, I leave it to you, gentlemen, as a practical proposition that if you undertake to take away from the railroads that 45 per cent and turn it over to an agency which some theorist has told you was a more economical and more efficient medium of transportation than the railroads, I want to leave with you the thought as to what is going to become of the railroads, and as to what is going to become of the communities that are dependent entirely upon railroad transportation.

I think this an important subject, and I would be very glad as a member of this Club to do anything that I can to promote the ideas that are behind this report. But I do want to get before you the thought that the first thing is the protection of that agency of transportation which today is the most essential thing, it seems to me, in the life of this country.

FORTY-THIRD ANNUAL MEETING

MR. HUGHITT: I think Mr. Markham is quite modest in his remarks, referring to the iron ore and coal. He is entirely familiar with another feature of the transportation business which he has not touched upon, and that is the competition of the Illinois Central with the Mississippi River.

The Mississippi River flows down to the Gulf, as you all know, and anybody who wants to engage in transportation on that river can build a barge and go to work and haul freight. The United States Director of Railroads, Mr. McAdoo, initiated a project of that kind, I believe, the last few years. With what success, I do not know. But I think the few barges built by the Government to carry freight in competition with the railway are not in use. Is that correct, Mr. Markham?

MR. MARKHAM: They are building some, Mr. Hughitt. There are some in use, yes.

MR. HUGHITT: Now, the railway system of the country as it exists today would never have existed if this idea of building up water transportation as suggested in this report had been predominant. How has this country been developed? By inland transportation by rail.

Reference has been made to the necessity of increasing the terminal facilities to expand the business of the railways. Don't you know as merchants and business men that that is not the matter with the railroads today? Why, we have more facilities than we can use. All we lack today is business. It is not facilities. We are overburdened with facilities and short of money.

The references by Mr. Markham to the iron ore business and the coal business are very pertinent. If you want to engage in transportation on the lakes there is nothing on God's earth, either on top of it or underneath it, to prevent you from buying a steamship and going to Buffalo. But when you get to Buffalo what are you going to do? There are no harbors, no boats. The boats that were there were

taken away by the Government. The Panama Act, as you all know, deprived the railways of the country of any participation in water transportation, and all the regular boats that operated on the lakes in connection with the roads were stopped. What has taken their place today? Are there many boats coming into this harbor now? There should be a harbor here if you have boats, but you cannot operate boats now if there is not any freight to carry.

Take this question and solve it if you can. I cannot. I have thought about it a good deal. What would have been the system of railways in the United States today, the most comprehensive of any land or any continent, if the idea had been that the railways were tenders to water transportation? Would the western prairies have been occupied by people? I think not.

There is a change in the system. A man who wants a carload of corn does not buy it in Chicago. He gets it in an interior town and it goes straight through without breaking bulk, and great savings are effected thereby.

I had a great deal to do with that when I was general superintendent of the Illinois Central Railroad. That is so long ago that I don't like to think of it. The first grain that was carried down the Mississippi by barge, I had to do with the organization of the system of handling it. It worked pretty well until we discovered that all seasons of the year grain would not go that way. It is going now by rail. Why does it not go by river? It does not cost anything in the way of renewing rails and ties. There is no switching to be done, nor switch engines to handle it. It is because the Illinois Central Railway can transport it more expeditiously and more economically.

There is a movement from St. Louis, I understand now, Mr. Markham. They are quite ambitious about it. They are seeking to move freight by the Mississippi River. But you do it more expeditiously. You do it more economically.

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I am quite in accord with what Mr. Markham said about the development of a harbor in Chicago. I think it should be developed. It has grown with the railways. But just what are you going to do? What is your plan? The lake front is taken up by parks. You say you want harbors. The city plan is developing the city and the parks.

I would be very glad indeed to co-operate, so far as our company is concerned, in any plan that would develop port facilities here, but what that is to be, I would like to have in very comprehensive outlines and fully explained.

The difficulty is that the railroads were completely strangled before the war by the idea that a great amount of money was made, that money was always made, and that freight rates could always be reduced. The railways were just about completely strangled when the war came out by reductions in freight rates. Now the cry is that if the rates are reduced business will start. I asked a lumber man just this present week if the rate on lumber was reduced 75 per cent would he have any more business. He said no, it would not move.

Now, is there not something to be done to start business besides facilities? As I said at the outset, we are overloaded with facilities and we are short of money, because there is no business.

MR. BUFFINGTON: Mr. Chairman, as a representative of an industry that is so largely dependent upon this matter of transportation, I would like to say a word in behalf of caution by the Club in any activity that might be directed toward disturbing or retarding the development of our railroad facilities.

As you know, the Illinois Steel Company is a very large user of these raw materials referred to, coal and stone and sand and refractories. We know from experience, even though we have facilities for using the lakes and do use the lakes for transporting our ore, and, to some extent, when

necessary, for transporting our fuel, that the facilities of the lakes cannot possibly, in our opinion, be developed to the point where they can take the place of the facilities that the railroads bring to us for handling these raw materials.

During the period of the breaking down of the splendid service of the railroads, we suffered dreadfully for lack of transportation facilities. We resorted to an extent that was practicable to the use of water transportation. As you know, my company is affiliated with companies that have boats and harbors on Lake Erie, for the handling of heavy freight by water, and we used such facilities as we had for water transportation, but they were wholly inadequate to meet the needs that were thrown upon us by the lack of transportation facilities by railroad, when the railroad organization was interfered with.

So I want to urge the Club in considering this matter of the development of lake transportation to do nothing that would even have a tendency toward interfering in any way with the development of our railroad facilities.

The railroads have made Chicago, and the industries of Chicago are dependent upon the prosperity of our railroads, so I hope that this Committee in considering this question will be very careful to do nothing that will be a stumbling block in the progress of our railroads toward developing the facilities that all industry needs.

MR. CLOW: I hope that the members of the Commercial Club will from this time on, each and every one of them, stop following the will-o'-the-wisp of inland water transportation. It is one of the things that means taxation without any return to the taxpayer.

China has followed the mode of inland water transportation and done admirably. It requires only twenty-three days by inland water transportation to move goods 125 miles.

I was brought up on the Ohio River. I have fished along it and I have fished along the Mississippi River, and I have

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seen the United States Government spend more money each and every year on the Ohio River and on the Mississippi River than the total amount of transportation moved down those rivers.

Invariably when I find anyone that can talk on inland water transportation, he is like Mr. Conway. Two members of this Club once invited me to a luncheon. They said they wished that I would come over and attend the meeting that was to be held after the luncheon; that it was very important. "You are on the Chicago River and you want transportation by water." I said, "Where?" They said, "Clear to New Orleans." They were very enthusiastic, two members of this Club. I said, "No, I don't care about it. I was brought up on the Ohio River and I know what it costs. I will take the Illinois Central." That is just what I said, Mr. Markham. I did not say anything else.

But they wanted me to come over, so I went over and they had quite a good meeting, too. Mr. Conway got up there and told them what he had. He said, "I have got an option on two steamboats for \$125,000 apiece, and we can start them from La Salle"—I think he said—"and we can run canal boats down there from here, and ship our stuff in that way." Everybody became enthusiastic. They were ready to get subscriptions. And there was a man there who told them all about the canal. I said something about it to one of the members next to me, and he said, "I would like to hear what Mr. Clow has got to say. He was brought up on the Ohio River."

I was introduced and got up. I said, "Gentlemen, I was invited to come here by my friends who are sitting beside me. I do not believe in inland water transportation. It is nothing but a tax on the people, and it is a crime for theorists to go on and spend money that way." I said, "Now, Mr. Conway, did you see these two boats you have an option on at \$125,000 apiece?" He said, "No, but we have documents

here telling about them." I said, "I don't know where the boats are or what they are, but I will bet they are laid up with the boilers worn out and with boiler tubes that you cannot put safe ends on. I'll bet they are not able to run. Why, you can't make a cent. You can't even make enough money on the Mississippi River carrying freight to pay for the paint. Why, there isn't a well painted freight boat on the Mississippi River." And I told them a few more of my experiences on the river.

When I got through they asked if anybody else had anything to say. It seems that nobody had anything to say, and the meeting adjourned and never re-convened.

I took it upon myself to find out where the boats were. One was down here on the river waiting repairs and the other was out of commission.

What does the Commercial Club want to do with anything like that? There is not any place in the world, if you give them a chance, where the railroads cannot make the rates so low on anything that barges or boats cannot run in competition with them. Instead of talking about inland transportation, for goodness' sake, push the railroads. We don't want to have anything to do with inland transportation. We don't want that. What we want are the railroads, that are not taxing us to carry our stuff.

SECRETARY AVERY: I am entirely in accord with everything that has been said. I may not be in intimate touch with this subject, but I am familiar with what has been touched on in making this report, and it may clear the situation a little if you will allow me to explain.

Since the time I went on the Executive Committee two years ago I became aware that there was constantly one thing before every member of the Committee, and that was a consciousness brought to me by the comments by Club members that the Commercial Club was no longer as active

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or successful as it had previously been, that there must something come into the Club to revive the old spirit. The subject was up for active discussion, I think, at practically every meeting of the Executive Committee that I attended in these two years: What shall the Executive Committee present to the members of the Commercial Club that will permit them to make a record and an accomplishment in accordance with its history?

As you search back, as I did, to find out what this historical accomplishment was, it centered on the Chicago Plan. The Chicago Plan is well along toward accomplishment, and it has been taken out of the Club's intimate activities. It has been spread over the community, as was the original intention. And so from this desire of the whole membership, the Executive Committee has felt the responsibility of finding something that it could put its hand to, to bring about a similar accomplishment.

GENERAL CHARLES G. DAWES: Why not change it into a railroad committee that would endeavor to give the railroads a square deal?

SECRETARY AVERY: I think that might be a good suggestion. I am not trying to answer this personally. I imagine, although I have no information on the subject at all, that Columbus after he discovered America looked for some further opportunities, still greater things to do, and I have been definitely informed that Alexander wept because there were no more worlds to conquer.

It may be possible that the Commercial Club or its Executive Committee is in some similar predicament. I fully believe what has been expressed here tonight is the effort of the Committee to present to you something that would match as a future accomplishment that which the Club has done with the Chicago Plan.

MR. HEYWORTH: Mr. Chairman, there is a man in Chicago today who is trying to raise \$200,000 in the state of

Illinois and has asked the Commercial Club for a large contribution to boost the waterways. The Mississippi Valley Association's propaganda has been on your desk for every month during the last two or three years. The National Chamber of Commerce has appointed a committee of nine, ten or eleven men, not a railroad man on it, every man on it a waterway advocate, and they are filling the whole country with propaganda, spending thousands and thousands of dollars, with pictures of eight hundred million for St. Louis and twenty million down by the Skag somewhere toward Joliet, and it was not long ago when they talked about bringing fourteen-foot draft boats from New Orleans to Chicago. Now, those things have gone. They have taken the money from the pockets of the people and handicapped the railroads.

Now, the question is if there is any propaganda on God's earth that can give to the people a sane, intelligent view of this big problem that we are confronted with, in the light of the work of the men who believe in waterways and are putting it to the people from the shoulder and are raising hundreds of thousands and millions of dollars and expect to raise many more millions of dollars in perpetuating something that the most practical transportation men in this city and this country believe is a lot of bunk. There is the picture. You can sit here or get crazy on your feet, and all that business. There are only about fifty or sixty of us here, and outside there is a whole country of one hundred and ten million that are for all kinds of waterways. A lot of crazy ideas have been put forth about the waterways and waterway propaganda, permitting boats to go down the Mississippi and everywhere else an engineer can find a place to dig a canal.

However, this is simply a subject—not a plan or a solution of it right now—it is a subject that has been brought up to the Club for consideration.

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PRESIDENT ELTING: That is it. I think there is some little misunderstanding about it, because no one of us has ever thought that they were going to suggest a deep waterway down the St. Lawrence or down the Mississippi River, but if a comprehensive study should be made for the protection of all of us, that is the question, whether or not you think it advisable to spend the money for it. I was very careful in the wording of my remarks along that line, because I was not at all sure that we needed this outer harbor or these other waterways, but the question is, do you want a comprehensive study made, and are you willing to pay for it?

GENERAL CHARLES G. DAWES: How much would it cost?

PRESIDENT ELTING: Mr. Hurley took the time to interview Colonel Judson, who had dealings with the authorities on this subject, in order to try to find out what might be suggested, and that report was only given to us yesterday. It is a question for you to decide, whether or not you want to go into this matter as far as a study is concerned, or simply say it is not necessary for the Commercial Club to take it on.

MR. DAVID FORGAN: Mr. President, when I used to be more active than I am in the Association of Commerce, they tried very hard to hitch the Association of Commerce onto this deep waterway project. They used to send a great big delegation of fifty or a hundred to their conventions every year. The year I was president of the Association of Commerce they made me president also, in my absence, of this deep waterway association, which I promptly ducked. I went to several of the conventions and listened to bunk by the hour, and it is still bunk in my humble opinion.

I would suggest the best thing we can do with it is to leave it alone and let the bunk artists go on with it. We only make ourselves bunk artists if we have anything to do with

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it. There are enough people fussing with it now. The Association of Commerce is still fussing with it. I don't know to just what extent, but there are a lot of people fussing with it, and my advice would be to keep away from it, not touch it, and not make bunk artists of our own selves.

MR. MARKHAM: Mr. Chairman, I am afraid in my opening remarks I unwittingly gave a direction to this discussion I did not intend at all. My whole purpose was to simply start something—start the talking.

MR. DAVID FORGAN: You did.

MR. MARKHAM: Now, I understand that the suggestion is that a committee be appointed to study the Chicago terminal situation, and that independent of the question—

PRESIDENT ELTING: Both water and rail.

MR. MARKHAM: (Continuing)—of inland waterways. I understand that is the report of the Committee, to give us something to talk about. But I do think the suggestion that a committee be appointed to study the Chicago terminal situation is a good one and it should be adopted.

PRESIDENT ELTING: I am glad that something has arisen to hold this gathering after ten o'clock at night, because that has been the object of this Committee, to bring up something for discussion that would keep us here. I am glad, as Mr. Markham said, that the Committee has started something. Now, the question is, what will you do with the report of the Merchant Marine Committee?

MR. FORGAN: Did not Mr. Carry make a motion that it be referred to the incoming Executive Committee?

MR. BUFFINGTON: That was seconded.

PRESIDENT ELTING: Mr. McCormick has not said anything on this. Mr. McCormick, have you anything to add?

MR. CYRUS H. McCORMICK: I am on the Committee. I do not think any man would try to bring up any question or put up any proposition that would retard the development of the railroads, neither can I see anything

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against the suggestion that a study of this question might be made.

I understand this refers to the inland waterways, but I understood from the title that you have used the words "Merchant Marine." I don't think the merchant marine should be related to the inland waterway proposition at all. I understand that the merchant marine has to do with the coast traffic and commerce with Europe and other foreign countries, the construction of ships and the immense question of world navigation, which the United States has got to consider and consider very seriously. We have either got to be trailers and never see an American flag fly on the ocean, or else do something which will give us a reasonable standing among the nations of the world, and not follow the present conditions whereby no American boat can fly an American flag and compete with foreign bottoms.

I am exceedingly much more interested in the question of the merchant marine than I am in the question of inland waterways. The same boats cannot be and will not be used in both propositions. The inland waterway is a question of barges, tugs, and so on, but those are not the steamers that go across the ocean.

Therefore, I hope this Club will not go on record that the study of the merchant marine, which is a great world subject, should be stopped. Inasmuch as there has been no discussion of that subject, I say I hope that part of it at least will continue to be a study, toward the end of seeing if we can find anything in the navigation of the world's waters to help American boats flying the American flag.

I do not think there is anything particularly to be said tonight about the question of inland waterways, because that is so great a question and so many people have varied views that I do not think you can arrive at any unanimous decision on it. I agree with what Mr. Forgan and Mr. Markham say, that the question of waterways is a different thing

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from the general question of navigation. I should like to have the Club refer this to the incoming Executive Committee, to see what part of the waterway study should be continued.

PRESIDENT ELTING: I think we might say, in justice to Mr. Hurley, chairman of this Committee, that he has been out of town a great deal of the time during the past year. I know when I called him up four days ago on this report he said he was sorry that he had not been able to draft it, that he was writing a speech to be delivered, I think, today in Atlantic City at the Chamber of Commerce meeting. I take it that Mr. McCormick would second the motion of Mr. Carry that this be referred to the incoming Executive Committee.

MR. McCORMICK: Yes, I think that is a very good thing to do.

MR. DAVID FORGAN: What is the exact name of that committee?

PRESIDENT ELTING: It is called the Merchant Marine Committee. That has not been carried out, you see. Mr. Hurley has not had an opportunity to go into it in all of its details.

(The question was called for, and on a *viva voce* vote, the motion was carried.)

PRESIDENT ELTING: We should like now to hear the report of the Nominating Committee, Mr. Donnelley, chairman.

MR. DONNELLEY: Mr. Chairman, the Secretary has that report.

SECRETARY AVERY: Your Nominating Committee desires to nominate the following as officers of the Club for the year 1921-1922:

President, Samuel Insull.

Vice-President, John G. Shedd.

Secretary, Sewell L. Avery.

Treasurer, Ezra J. Warner.

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Executive Committee, Robert P. Lamont—1 year.
Victor F. Lawson—2 years. John W. Scott—2 years.

Reception Committee, Albert B. Dick, chairman;
Wm. E. Clow, Harry A. Wheeler, Robert W. Stewart,
George E. Scott.

Respectfully yours,

DAVID R. FORGAN.

BENJAMIN CARPENTER.

EDGAR A. BANCROFT.

D. R. MCLENNAN.

THOMAS E. DONNELLEY,

Chairman.

PRESIDENT ELTING: What is your pleasure, gentlemen?

MR. CYRUS H. McCORMICK: I move the Secretary cast the unanimous ballot of the Club for the gentlemen nominated.

MR. ELTING: It becomes my great pleasure, Mr. Insull, to hand over this gavel of office to you and congratulate the Club for having been able to secure your services as President for the incoming year.

PRESIDENT INSULL: Mr. Elting and gentlemen: I am sensible of the great honor conferred on me in electing me as President of the Club. I am also sensible of the responsibilities of the position and the difficulties in connection with it. All I hope for is that I shall be able, with the assistance of the officers and Executive Committee, to maintain the traditions of the Club, and that I will be able with their assistance to give you a satisfactory administration during the coming year.

Unless there is some other business, I will declare the meeting adjourned.

1920-1921

Reports of Officers and Committees
to
Forty-third Annual Meeting
of
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877
THE MERCHANTS CLUB, ORGANIZED 1896
UNITED 1907

REPORT OF THE PRESIDENT

PRESIDENT ELTING: The report of your President will of necessity be brief, as the activities of the Club are handled by committees and their reports will be read later.

I will say, for their chairmen, that they cheerfully undertook the work assigned to them and did it with credit, as the reports will demonstrate.

Four dinners were given during the year, at which speeches were made by three of our own members and one by Sir George Foster, Minister of Trade and Commerce, Canada. The latter address will be printed in the Year Book.

I am sure that those of you who had the privilege of listening to the speeches of our own members, the first by Charles G. Dawes, "Economy in Governmental Expenditures and Reduced Taxation;" the second "Conditions in Europe," by Senator Medill McCormick, and the third, "The Situation in England," by H. Gordon Selfridge, will bear me out when I say that not only were these addresses illuminating and instructive, but the closed meetings brought about an opportunity for much closer fellowship than is possible in an open meeting. These addresses will pass into history as three of the most notable speeches delivered before the Club.

I regret that at the speakers' requests, minutes were not taken of these meetings.

I take this occasion to again thank those members for their co-operation in making the closed meetings such a success.

A fifth dinner will be given on May 18th, when Sir Auckland Geddes, Ambassador from Great Britain, will speak before the Club. That dinner was arranged for by the present Executive Committee several months ago, but because of the Ambassador's trip to England, had to be postponed until this time.

During the past year—since the members of the Commercial Club took part in the opening of the Boulevard Link—I have appreciated how proud the members of this Club should be for having initiated and helped carry through the work of the Chicago Plan.

I am sorry that Mr. Charles H. Wacker, to whom is due the greatest credit for the carrying out of the Plan, is not with us this evening, because not only would I like to have had him hear what we say about the Plan, but I would also like the benefit of his judgment in any discussion relating to this project.

The Chicago Plan, I believe we all agree, is probably the greatest achievement of this Club. It is a matter of proper pride that today, after only a decade of work, twelve of the major features of this plan are already assured and several of them either under construction or completed.

These include the extension and widening of Roosevelt Road; the widening and extension of Michigan Avenue—northward across the river; the great west side passenger and freight terminal plans, with important street widenings and connections; the immense south shore lake front improvements; the reconstruction of the Illinois Central terminal; the widening of Western Avenue; the widening and opening of Ashland Avenue; the widening and opening of Robey Street; the extension of Ogden Avenue from Union Park to Lincoln Park; the change of South Water Street into a two-level connecting thoroughfare; the securing of forest preserve tracts amounting to more than 18,000 acres; the improvement of the outer highway system.

REPORT OF THE PRESIDENT

There is good reason to hope that all the twelve greater enterprises will be completed within the next five years, except that full electrification of the Illinois Central terminal will be still in progress and the lake front improvements, south of 39th Street, will not have been finished. In that period, also, the new post office should become a reality, and the task of straightening the river and opening additional thoroughfares to the south to relieve congestion should have been begun.

The Chicago Plan is primarily for the benefit of the commercial and industrial interests of Chicago. Because of that fact, early in my administration as President of this Club, I appointed a Merchant Marine Committee, composed of all the diversified interests that would be affected, in the hope that there might result some concrete suggestion for the early realization of those portions of the Chicago Plan that had to do with the improvements of transportation and terminal facilities, both rail and water.

That committee has presented a report which is of vital importance just now, because of the fact that two new harbor propositions are now before the public. One, proposed by Col. W. V. Judson, provides for a huge "transfer" harbor in Wolf Lake, and along the shore of Lake Michigan at the Illinois-Indiana state boundary line. The other plan, advocated by the City Council Committee on Harbors, Wharves and Bridges, proposes an "industrial" harbor in Lake Calumet.

The Union Station and Illinois Central developments will do much to better railway terminal conditions in Chicago, but there are still many important terminal and transportation problems toward the solution of which the Commercial Club can help materially.

Therefore, as President, I desire to urge that the Commercial Club take cognizance of what has already been accomplished in the way of railroad and waterway develop-

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ment, and consider whether or not it is necessary that a further comprehensive investigation and study should be made of these fundamental business necessities, in order that Chicago may be able to maintain its commercial and industrial standing among other American cities.

I cannot refrain from saying something of the work of the Committee on the Great Lakes and Fort Sheridan. Mr. Pirie and his committee made several trips to the Great Lakes Station to co-operate with Captain Wurtsbaugh in the splendid work he is doing, and I am glad to tell you that I know the Captain is deeply appreciative of the support given him by the Commercial Club through this committee. He knows of our great interest in the station and knows we will support him in all that he is trying to do.

The Club has been morally and financially back of Mr. Wetmore in his work for the reorganization of the National Guard and we will be deeply interested to hear just how far that reorganization has progressed.

In retiring from the presidency of the Club, I want to thank you for the honor you paid me when you elected me a year ago, as I am more deeply appreciative of the traditions of the Club, feel in closer touch with our members and understand more thoroughly the obligations resting upon each one of us to carry on the work of the Club.

I want to express from the bottom of my heart my deepest appreciation of the whole-hearted co-operation given me by the officers and members of the Executive Committee. They gave unselfishly of their time despite the exigencies of their own business, and I am profoundly grateful for their good counsel throughout the year.

Respectfully submitted,

HOWARD ELTING, *President.*

REPORT OF SECRETARY

SECRETARY AVERY: Your Secretary reports as follows on subjects connected with the administration of his office during the Club year 1920-1921.

The following changes in membership have been reported:

From active to associate,

Louis A. Ferguson

Bernard E. Sunny

Edward B. Butler

H. R. McCullough

The active membership has been increased by the election of Frank S. Cunningham.

Retired from the Club through death:

William Alden Fuller

Henry Janes Macfarland

The following table shows the membership at the end of the last five Club years, with summary of the changes in the different classes of membership during the present year:

	1916-17	1917-18	1918-19	1919-20	Accessions	Removals	Net Total	End of Year
Active.....	90	90	90	89	1	4	86	
Associate.....	21	21	22	21	4	0	25	
Non-Resident...	19	19	19	19	0	0	19	
Retired.....	3	3	3	2	0	2	0	
Total.....	133	133	134	131	5	6	130	

There remain four vacancies in the Active Membership.

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ATTENDANCE AT CLUB MEETINGS AND EXCURSIONS

	Regular Meeting April 10, 1920	Outing Lake Forest, July 21, 1920	Regular Meeting January 27, 1921	Regular Meeting February 21, 1921	Special Meeting March 16, 1921	Regular Meeting March 28, 1921	Total all Meetings	Average all Meetings	Total Regular Meetings	Average Regular Meetings.
Members—										
Active	36	39	48	48	33	38	203	40.6	170	42.5
Associate	4	6	4	10	7	6	31	6.2	24	6
Non-resident	2	....	0	2	1	....	5	1.	4	1
Retired	0	....	0	....	....	....	0	0.	0	0
Total	42	45	52	60	41	44	239	47.8	198	49.5
Guests—										
Club .....	....	....	....	....	....	6	6	1.2	6	1.5
Members. ....	....	....	2	....	....	78	80	16	80	20
Total .....	....	....	2	....	....	84	86	17.2	86	21.5
Grand Total	42	45	54	60	41	128	325	65	284	71

Average attendance at closed meetings 49.25; at open meetings 128.

Following is a comparison of the regularity of attendance by members at the regular meetings during the two Club years 1919-1920 and 1920-1921:

Number of Meetings Attended	1919 - 1920 April 12, 1919, to March 13, 1920 both inclusive: Five Regular Meetings				1920 - 1921 April 10, 1920, to March 28, 1921 both inclusive: Four Regular Meetings				Retired
	Active	Associate	Non- Resid't	Retired	Active	Associate	Non- Resid't	.....
	
0.....	9	8	18	2	12	10	16	.....
1.....	14	11	1	0	*21	8	2	.....
2.....	23	1	0	0	25	5	1	.....
3.....	19	1	0	0	17	2	0	.....
4.....	15	1	0	0	12	0	0	.....
5.....	9	0	0	0	.....	.....	.....	.....
Total attendance.....	222	20	1	0	170	24	4	.....
Average.....	44.4	4	0.2	0	42.5	6	1	.....

*Mr. Sunny attended April 10, 1920, meeting as an Active Member.

REPORT OF THE SECRETARY

REGULAR MEETINGS OF THE CLUB

In seemingly well justified anticipation that the Club was to have the privilege of hearing President-Elect Harding, the November meeting was abandoned with the intention of holding the December meeting early in the month. Matters of great national import prevented President-Elect Harding from attending this Dinner, and the December meeting also was, in consequence, not held.

SPECIAL MEETINGS OF THE CLUB

A special meeting was held on March 16, 1921, in honor of our fellow-member, Mr. Harry Gordon Selfridge, who was on a short visit to this country. Mr. Selfridge favored us with a most interesting address on the situation in England.

CLUB EXCURSIONS

The Annual Outing of the Club was held at the Onwentsia Club, Lake Forest, on July 21, 1920. There were 39 Active and 6 Associate Members present.

EXECUTIVE COMMITTEE MEETINGS

	1920							1921						
	April 19	April 26	May 10	June 30	October 11	November 11	December 6	December 16	January 13	January 25	February 28	March 23	April 11	April 27
S. L. Avery.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1
R. C. Dawes.....	1	..	..	..	1	..	..	..	..	..	..	..	..	..
Howard Elting.....	1	1	1	1	1	1	1	1	1	1	1	1	1	1
J. O. Heyworth.....	1	..	1	1	..	..	1	1	1	..	..	1	1	1
R. P. Lamont.....	1	1	..	..	1	..	..	1	1	1	1	..	1	..
Alex Legge.....	1	1	1	..	1	1	1	1	1	..	1	1	1	..
Sol. A. Smith.....	1	1	..	1	1	1	1	1	1	..	1	1	..	1
John Stuart.....	..	1	1	1	1	1	1	1	..	..	1	1	1	1
O. T. Wilson.....	..	1	1	..	1	1	1	..	1	1	1	..	1	..
W. C. Winter.....	..	..	1	..	..	1	..	..	1	1	..	..	..	1
Total.....	7	6	6	6	8	6	7	6	8	5	9	5	6	7

EXECUTIVE COMMITTEE MEETINGS

Since taking office the Executive Committee has held fourteen meetings, with an average attendance of seven out of a membership of ten.

YEAR BOOK

A Year Book of the usual style is in course of preparation and will be distributed to the members in the near future.

COMMITTEES

In addition to the Executive Committee, the following Standing Committees are now in service:

Reception Committee.

Committee on Americanization.

Committee on American Merchant Marine.

Committee on Club Portraits and History.

Committee on Community Service.

Committee on Fort Sheridan and the Great Lakes Naval Training Station.

Committee on Military Affairs.

Committee on Plan of Chicago.

Committee on Revision of the Constitution and Legislation.

Committee on Safety Council.

Respectfully submitted,
SEWELL L. AVERY, *Secretary.*

REPORT OF THE TREASURER

MR. SMITH. Report of the Treasurer for the year 1920-1921:

RECEIPTS

Balance from former Treasurer.....	\$10,789.14
From members, for guests at dinners.....	542.00
From members, for dues for year 1920-1921..	8,250.00
From members, for fines for non-attendance meetings.....	200.00
From members, for Chicago Plan Commission Fund.....	3,175.00
From sale of "Cooley Vocational Education"	42.00
From sale of Chicago Plan Book.....	150.00
From royalties on "Education of Citizenship"	1.40
Refund of advance made to National Guard..	1,000.00
Refund from A. C. McClurg & Co. account of overpayment.....	2.14
From Howard Elting for purchase of President's Cup.....	75.00
Interest allowed by the Northern Trust Co. on bank balance.....	100.21
	<hr/>
	\$24,326.89

DISBURSEMENTS

Banquets and meetings.....	\$ 3,497.95
Reporting meetings.....	168.25
Year Book.....	1,875.99
Memorials.....	325.00
Flowers.....	40.00

REPORT OF THE TREASURER

Printing and stationery.....	\$ 711.55
Secretary's office expense.....	1,486.78
Treasurer's office expense.....	214.00
Speaker's expenses.....	55.30
War Records.....	204.16
"Outing" at Onwentsia Club.....	696.06
Autographing Chicago Plan Book.....	172.00
Chicago Plan Commission.....	12,050.00
Balance, handed to succeeding Treasurer.....	2,829.85
	<hr/>
	\$24,326.89

REPORT OF THE FIRST STATE PAWNERS' SOCIETY

SECRETARY AVERY: In the absence of Mr. Farwell, I will read his report. Report submitted by Mr. John V. Farwell, president:

“I beg to submit herewith report of the First State Pawners’ Society for its fiscal year ending September 30, 1920.

“The amount loaned during the year was \$2,660,447.50; the amount redeemed \$2,443,028, and the amount of interest earned \$149,534.29. The net profit for the year, carried to Undivided Profits Account, was \$95,147.67.

“Of the 44,913 loans made during the year, 14,843 were ten dollars and under; 24,062 were one hundred dollars and under (and above ten dollars); 6,008 were over one hundred dollars. It is gratifying to know that such a large number who wanted small amounts have been helped.

“Respectfully submitted,

“For the Directors of the First State Pawners’ Society,
JOHN V. FARWELL, *President.*”

REPORT OF THE MERCHANTS CLUB FUND

MR. W. E. CLOW: There is in the possession of the Northern Trust Company the following bonds owned by The Merchants Club:

2—\$1000 five per cent Commonwealth Edison Company bond.

1—\$1000 four per cent Metropolitan Elevated Company bond.

1—\$500 five per cent Swift & Company first mortgage bond.

1—\$500 six per cent American Telephone & Telegraph Company bond.

1—\$500, six per cent C. C. C. & St. L. Railway bond.

The above bonds were all purchased on the advice of the Northern Trust Company and their purchase approved by Mr. Charles D. Norton, Mr. C. H. Wacker, co-trustees with the undersigned.

There is due to the Northern Trust Company for the purchase of the last named bond \$138.

Cash on deposit at the Northern Trust Company thirty-one cents.

Respectfully submitted,

W. E. CLOW, *Treasurer,*

The Merchants Club.

REPORT OF COMMITTEE ON SAFETY COUNCIL

MR. CLOW: Mr. Chairman and gentlemen, I am only a member of this committee. Mr. Harold McCormick is chairman and sent this to me today with the request that I read it.

“To the President:

“The Chairman of your Safety Council Committee reports that, after careful study and detailed analysis of the problem of preventing accidents in Chicago and its immediate environs, it was determined that a definite need existed for a constructive and permanent policy that would provide the means to deal adequately with the entire problem.

“It was obvious that actual conservation of life, limb and property against avoidable or reducible hazard in such a district as this imperatively demanded an organization thoroughly representative of all institutions and all phases of Chicago’s life.

“With this end in view, some sixty representative citizens met at the Chicago Club April 16, 1920, at the invitation of Messrs. E. J. Buffington, Samuel Insull, Charles H. Wacker, Thomas E. Wilson and the undersigned. At this meeting the Chicago Safety Council was launched,—an organization which, your committee submits, is meeting and can meet all the needs of the situation.

“The Safety Council plan was devised in the belief that it would enable the Commercial Club, in co-operation with other organizations, to perform a service of major importance to the entire city and provide an arrangement that

would be generally acceptable. Your Chairman has served as a member of the Board of Directors of the Safety Council since its inception, and has thus kept in touch with its progress. Through this contact with the affairs of the Safety Council, I am able to submit the following review of its aims, work and methods.

"The Safety Council is incorporated under the laws of Illinois; it operates in conjunction with the National Safety Council and as a department of the Chicago Association of Commerce; it is non-profit earning and non-political. It is empowered under its charter to carry on accident and fire prevention and to promote health and sanitation. It conducts its activities by means of four divisions and twenty committees and functions through the schools, homes, churches and industries, in every discoverable manner developing a community interest in the conservation of life, limb and property. It proceeds on the generally accepted theory that most accidents are preventable through education of the public in the important principles of safety.

"The Industrial Safety Division conducted a school for safety supervisors during the past winter, in a series of fifteen evening meetings. This method involved combination lecture, pamphlet and round-table instruction, designed to equip men just employed by various industries, railroads and public utilities to take charge of their accident prevention, or if already in charge of such work, to qualify them better for their responsibilities. The school had an average attendance of five hundred managers, superintendents and safety supervisors and on March 29th awarded diplomas to three hundred graduates. This division is also operating a foremen's safety instruction course, intended to do for foremen and workmen what the first mentioned plan does for managers and safety supervisors. Eight meetings have been held with an average attendance of six

SAFETY COUNCIL

hundred. Those attending the requisite number of meetings will be awarded diplomas on June 9th.

“Realizing the unfortunate situation which exists in Chicago as to public or non-industrial accidents, the public safety division of the Safety Council has worked out plans for dealing with this situation. Its motor drivers’ safety instruction course regularly carries on meetings at an automobile service station where practical instruction is given in rules of the road, safe driving and mechanical operation of commercial motor vehicles. Another committee is co-operating with the public and parochial schools and anticipates soon having safety and fire prevention made a part of the regular school curriculum. Its highway safety committee is concerned particularly with the prevention of automobile casualties and the police and traffic committee deals with congestion and traffic problems, in co-operation with the Police Department and park boards. Other committees of this division have to do with safety in the homes, securing the interest and assistance of the churches, women’s clubs, motion picture theaters and other agencies.

“In the railroads and public utilities division there is the gas, electric, telephone and telegraph committee, whose purpose is to prevent casualties in connection with public utilities; also an electric transportation committee, concerned especially with minimizing street car accidents and a steam transportation committee functioning with respect to steam railroad safety.

“There is a committee on fire prevention and one on health and sanitation, and a business administration division which is charged with administering the business affairs of the Safety Council. The chairmen of the divisions and committees, together with the officers of the Safety Council, constitute an executive committee which correlates all activities, subject to the approval of the Board of Directors.

“Accidental deaths in Chicago and Cook County in 1920 numbered 1,982 and serious injuries 49,550. It is estimated that employers in this district last year spent five million dollars in payments under the Workmen’s Compensation Act. The fire loss actually paid in Chicago during 1920 was \$11,800,000 and the total economic loss by accident and fire in this immediate territory last year is estimated at about \$25,000,000, not including decrease in efficiency, increased labor turnover and other indirect results. Our automobile fatalities alone were 542 in 1920, an increase of more than 100 per cent over 1915.

“Surely these facts show the compelling need for a practical and effective organization such as we have described and, at the same time, prove that accident prevention is not only humanitarian but necessary from an economic standpoint.

“The Safety Council’s business, as we see it, is to provide for this community, of more than three million people, the same character of efficient safety organization that has accomplished such striking results in industry, on railroads and in other lines of endeavor. Your Committee believes that the plan is thoroughly workable and comprehensive; and that, with the active co-operation of the Commercial Club and other institutions earnestly interested in the welfare of Chicago, it can and will measure up to its responsibilities and to the city’s needs.

“Respectfully submitted,
“HAROLD F. McCORMICK, *Chairman.*”

REPORT OF COMMITTEE ON CLUB PORTRAITS AND HISTORY

MR. CLOW: Mr. Glessner was called away a few days ago and asked me to read this report. Before reading it, I want to say that Mr. Glessner has devoted a very great deal of time to this work. The work he has done I am sure you will all appreciate when you have copies of the full report.

Mr. Glessner's report is as follows:

"Mr. President and Gentlemen of the Commercial Club:

"Your Committee on Club Portraits and Club History has only an informal report to make. Through a sub-committee it has selected a writer of fair repute, who has reviewed the old records, searched the newspapers and other publications of the time, and has prepared a history of the Merchants Club from its inception to its merger with the Commercial Club. As this writer was never a member of either club, the work requires some editing before it can be submitted for your approval.

"Of photographs there is one lacking of the older and one of the new members. This lack of course is due neither to indifference nor to reluctance on the part of these members to have their pictures associated familiarly with yours; but as often is the case with busy men, when one thinks it not convenient to sit to the photographer he postpones it until tomorrow—and tomorrow—and tomorrow.

"Your Committee had hoped to have its work completed so that with good grace it might at this meeting ask to be discharged, but it cannot be completed before

fall. Except for this, there is small reason for a committee now, for the current history of the Club is recorded in the Year Books, and the photographs can be obtained the more readily if the Secretary, in notifying each new member of his election, will add that acceptance carries with it the obligation to send his picture, duly signed, within thirty days.

“The Chairman of this Committee has photographs of three of the four members most recently elected—hardly enough to start a new volume. The three volumes that are bound are in the possession of the Secretary or his immediate predecessor, awaiting action of the executive officers to place them in their final depository. They are fine—and somewhat costly—specimens of the bookbinder’s art. Each volume has eighty photographs, and nearly every photograph has the autograph signature of its original. The collection is of importance and value, historically and otherwise. It should be kept up to date and preserved carefully. Should any one of these volumes be lost or damaged, it would be difficult if not impossible to reproduce it.

“The Committee asks instructions about the disposition of the history when completed. Shall it be turned over in manuscript form to the executive officers, or to the printer to be published in book form? If the latter, how many copies shall be printed, and what shall be done with them?

“There is a fund belonging to the former Merchants Club sufficient perhaps to pay for this publication, but it has been suggested that its custodians may prefer to use it for some more imposing monument than this.

“To get the question of publication properly before the meeting, and some expression upon it, the Committee wishes to offer this resolution.

“That the Committee on Club History and Club Portraits is hereby instructed to have the history of the Merchants Club published in book form, one copy

to be presented to each present member of the Commercial Club, and one to the family of each of the deceased members of the former Merchants Club, each presentation copy to be inscribed with the name of the recipient, and with the compliments of the Commercial Club of Chicago.

“Observe the resolution says ‘compliments of the Commercial Club of Chicago,’ because while the Merchants Club still has a skeleton organization, it has no active existence, and all former members of that Club now living are present members of the Commercial Club.”

REPORT OF COMMITTEE ON AMERICANIZATION

MAJOR A. A. SPRAGUE II: Mr. President and gentlemen:
As Chairman of the Americanization Committee I beg
to make the following report:

The Americanization Committee of the Commercial Club has of itself undertaken no work, but has co-operated with the Chicago Americanization Council and the undersigned has been a member of the Executive Committee of this Council.

The temporary organization of the Chicago Americanization Council has been completed with two representatives from each of the leading Americanization agencies in the city and an executive committee of fifteen people chosen by the Council. Mr. Charles R. Holden is the president of the Council and chairman of this committee, and I have been representing the Commercial Club both in the Council and on the Executive Committee.

Following the new interest in the Americanization work since the war, Chicago was one of the first cities to bring together in a general council representatives of the many varieties of agencies, new and old, which are working in this field. Among these agencies are some which are known as liberal in their views and practices, and some on the other hand which have been regarded as reactionary, with the great bulk of agencies operating somewhere between these two extremes. It has been a source of gratification that we have been able in Chicago to bring these agencies together for discussion of their common aims in the development of good citizenship. The conferences have resulted

AMERICANIZATION

in a better understanding of the motives of each other and a considerable improvement in quality and quantity of Americanization work.

The constitution and by-laws of the Council provide that the Council shall not be in itself an executive agency, but it is to serve as a clearing house for conferences and information between the various agencies. In the fulfillment of this purpose, the following standing committees have been organized:

Committee on Membership:

To this committee is referred questions relating to membership of organizations in the Council. The committee endeavors especially to bring in organizations of foreign-born groups.

Instruction and Qualification for Citizenship:

This committee deals with questions of class instruction, standardization of text books, examinations, issuance of citizenship papers, oaths of allegiance, etc., both as relates to foreign-born adults seeking to become citizens by declaration; and to the young men and women who will become citizens at the age of twenty-one years.

Community Pageants and Celebrations:

This committee endeavors through the member organizations of the Council and through community committees to promote community pageants and celebrations having to do with citizenship, especially in observance of national holidays. Plans are now under consideration for community celebrations of the 4th of July throughout the city and surrounding towns.

Conferences and Conference Programs:

This committee serves as the organization committee for such conferences as are deemed advisable.

Publicity:

This committee edits any bulletins or other literature published by the Council.

Legislative:

This committee considers questions relating to legislation. The committee has recently considered and acted favorably upon proposed legislation to provide for more systematic and adequate education of foreign-born and other illiterate adults in the state of Illinois.

Recent investigation has shown that approximately ten thousand foreign language immigrants have come into the state of Illinois within the last ten years, and that less than five hundred have received any regular instruction in the English language. The Council believes that some adequate provision should be made for the education of such immigrants.

It has been gratifying to learn that recently a Council has been organized in New York along practically the same lines as the Council in Chicago and with the same sort of a beginning. In Chicago a brief study of the situation was made by the Chicago Community Trust which discovered that we have about one hundred agencies definitely engaged in this work. In New York the preliminary study was made by the New York Merchants Association which discovered that there are in that city nearly three hundred agencies, and the recommendation was made there, as it has been made in Chicago, that a council should be formed which would serve as a clearing house to prevent duplication of effort and to promote better standard of work.

In addition to the above statement and supplementing it the following should be added: Mr. Charles P. Schwartz, chairman of the Committee on Instructions and Qualification for Citizenship, is making a collection of text books used in citizenship classes in Chicago, also samples of texts used elsewhere. There has been considerable inquiry for information on this point.

Colonel John V. Clinnin has accepted the chairmanship on Community Pageants and Celebrations, and is now giv-

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ing consideration to plans for development of community celebrations on the 4th of July. The larger civic clubs in the city are represented on this committee.

Two important conferences were held during the winter, at one of which the standards of Americanization work were discussed, with Mr. Allen T. Burns of the Carnegie Corporation of New York as the principal speaker. At the other conference, a state legislative program for Illinois was discussed, with Miss Grace Abbott, secretary of the Illinois Commission on Immigration, as the principal speaker. The Legislative Committee, General Abel Davis, chairman, took under consideration the bills which were drafted, providing for education of foreign-born of Illinois, the general substance of which had been approved at the conference above mentioned. The committee approved these bills which are now in the hands of the state director of education. Our Council will not urge legislation, but acts only as a clearing house for information for various Americanization agencies.

Mr. Frank D. Loomis, the secretary of the Chicago Americanization Council and of the Chicago Community Trust, has made a recommendation relating to the need of the Council for a full-time paid executive secretary. The Council in New York, recently organized, has such a secretary, and the feeling is that the Council in Chicago cannot be fully effective until it has a person in this capacity. Mr. Loomis believes that a competent young woman could be obtained at salary of about \$200 per month, who would be constantly studying the needs in Chicago and the work of various agencies and keeping our various committees at work.

The Chicago Americanization Council has a good organization with representatives from practically all of the leading agencies and an executive committee and good sub-committees and any Americanization work that the

THE COMMERCIAL CLUB OF CHICAGO

Commercial Club either desires or attempts to do can be much more effectively done through co-operation with this larger committee and I recommend that this method be continued during the coming year.

Respectfully submitted,
A. A. SPRAGUE II.

REPORT OF COMMITTEE ON FORT SHERIDAN AND THE GREAT LAKES NAVAL TRAINING STATION

MR. PIRIE: Mr. Chairman and gentlemen: Your Committee conferred with the Commandant and visited the Station a number of times—once in company with Senators McCormick of Illinois and Trammell of Florida, and once to meet Representative Butler of Pennsylvania, the chairman of the House Committee on Naval Affairs.

Through the efforts of Captain Wurtsbaugh, the Commandant of the Great Lakes Station, the Secretary of the Navy authorized settlements for all the property taken by the Government during the war and not yet paid for or returned to its owners. Captain Wurtsbaugh laid these settlements before the Department in Washington, just as the owners agreed to accept them, and the total amount requisite to pay for the entire acreage is included in the Naval Bill, which will be passed by this Congress.

The permanent buildings at the Station are adequate to accommodate 20,000 boys, the number there at present being 7,500, but during the war the maximum was 48,000. A number of temporary buildings constructed during the war have already been sold, wrecked and removed—the others are to be disposed of as quickly as possible.

After the close of the war there was a very noticeable change for the worse in the discipline at the Station, but after Captain Wurtsbaugh took command, there was a marked improvement; especially through the influence of his “corrective squad” which was substituted for the solitary confinement and bread and water diet as punish-

THE COMMERCIAL CLUB OF CHICAGO

ment for breaking the rules. The discipline and attitude of the boys is now better than it has been at any time since the Station was established. Under the old system the average number of absentees was about 100 per day; under the new, it is less than five.

One and a half million dollars has been appropriated to build a harbor at the Station, and \$620,000 is now available for the work which is expected to start during the coming summer, \$80,000 having already been expended for shore protection.

Secretary Denby is to inspect the Station on May 2nd, and it is expected that he will then announce the policy of the Navy Department for the future of the Great Lakes.

Respectfully submitted,

JOHN T. PIRIE.

REPORT OF COMMITTEE ON MILITARY AFFAIRS

MR. HEYWORTH: Due to the absence from the city of Chairman F. O. Wetmore and Vice-Chairman T. E. Wilson, Mr. Wetmore has asked me to read this report.

No new activities have been referred to this Committee during the past year, nor have any been developed. The Committee has continued its co-operation with the Chicago National Guard Commission, through its Chairman, who is also President of the Commission.

The money advanced by the Union League Club, Industrial Club and this Club, has been repaid by the Commission.

The budget of the Commission indicated that it would require \$250,000 to carry out its program for the years 1920-1921. Of this amount \$165,834 has been pledged and about \$45,000 additional has been promised, leaving approximately \$39,000 to be raised, which we believe can be readily obtained from some of the industries not as yet approached. The sum of \$77,867 has been collected on account of pledges, and the expenses and advances to April 15, 1921, have amounted to \$60,312, leaving a cash balance on hand of \$17,554. The details of the receipts and disbursements are shown in the statement attached hereto.

The problem of a civilian body participating actively with the officers of the regiments in securing recruits was a new one, as a result of which a number of false steps were taken and some of the expense, which seemed logical at the time it was authorized, in view of future developments was not justified, but the money wasted, occasioned by them, was not serious, probably amounting to less than \$5,000.

THE COMMERCIAL CLUB OF CHICAGO

You will recall from Ex-Governor Lowden's address to the Club, made in December, 1919, and the report of the Committee for the year 1919-1920, that the Citizens' Committee was called upon by the Governor to assist in recruiting, to secure the co-operation of Chicago business houses and to help financially and otherwise, in establishing educational, social and athletic features at the armories.

The Commission obtained the hearty co-operation of the Chicago Association of Commerce, which through its trade organization distributed the Commission's literature to six thousand business houses in Chicago and secured the active co-operation of approximately six hundred of them. The Association did excellent work. The small number of its members who have signed up is largely owing to the fact that most of them are individuals or small firms having very few or no employees. Others in sympathy with the movement, that are employers of union labor, have refused to sign, but on the whole the larger business houses have co-operated wholeheartedly with but few exceptions. The effort of the Commission to secure recruits through the business houses, however, was a failure.

Chicago newspapers and trade journals have been very liberal in their assistance, giving freely of reading space in supporting the movement.

A speakers' bureau was established, the members of which addressed forty-six meetings.

An educational program was conducted at the five armories from November 1, 1920, to February 28, 1921, comprising lectures, regular studies visualized by films, and talks by business men from various industries of the city.

Social entertainments such as dancing, wrestling matches and vaudeville, both amateur and professional, have been given frequently during the winter at all of the armories, and canteens will be established at all armories.

The athletic feature, however, is undoubtedly proving to be the most attractive feature of the program. Bowling

MILITARY AFFAIRS

alleys have been installed at the First Infantry Armory, and similar equipment is desired and will be installed for the other four armories. Gymnasium and other athletic equipment for baseball, basketball, track meets, etc., has also been furnished to each.

A National Guard Athletic Association has been formed and the first indoor track meet was held on March 19th, when 182 men entered in the various events. Suitable prizes were provided and the young men took a keen interest in the events.

The National Guard is now under the dual authority of the federal and state governments. The federal law was not passed until June 4, 1920, and the War Department was slow in announcing its regulations, as a result of which the regiments and organization to be established in Chicago were not definitely known until March 19, 1921, when Governor Small appointed the present officers, eliminating the old Sixth and Seventh Infantries and substituting the Second Field Artillery and the First Anti-Aircraft (a regiment). The allotment of troops to Chicago was 3,970, to be recruited by July 1, 1921. The number of recruits to date is 2,187, leaving 1,783 to be obtained between now and that date. It seems impossible that this can be accomplished and undoubtedly the time will be extended. The allotment, recruits to date, and the number to be obtained to fill quotas of the various regiments and organizations, are as follows.

	Allotment 7-1-21	Recruits to date	Balance
1st Infantry.....	1126	500	626
2nd Infantry.....	1126	710	416
1st Field Artillery.....	664	297	367
2nd Field Art. (old 7th).....	664	411	253
1st. A. A. C. (old 6th).....	390	269	121
	—	—	—
	3970	2187	1783

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In addition to the above organizations, there is an allotment of one battalion of engineers—195 men; and one signal company—65 men, in which no enlistments have as yet been made.

Respectfully submitted,
F. O. WETMORE, *Chairman*
Committee on Military Affairs.
T. E. WILSON, *Vice-Chairman.*
CHARLES G. DAWES
JAMES O. HEYWORTH
A. H. REVELL
JOHN W. SCOTT
HOWARD ELTING, *Ex Officio.*

REPORT OF COMMITTEE ON COMMUNITY SERVICE

MR. SPRAGUE: Mr. Porter was called away and asked me to read his report.

As Chairman of the Committee on Community Service, I beg to make the following report on behalf of the Committee:

During the year there have been referred to the Committee two matters. One a request from the City Club of Chicago that this Club join with it in requesting the School Board to defer the tearing down of a number of dwellings on property recently purchased for the Forestville Play-ground, on account of the lack of housing facilities. The Chairman of the Committee took the matter up with the City Club and was advised that a satisfactory adjustment was being arrived at with the School Board and that they did not think there was anything the Commercial Club could do on the matter. Since that time a satisfactory arrangement has been made with the city, which has agreed to allow these buildings to stand for the present.

The other matter referred to this Committee was a request from the City Club of Chicago that the Commercial Club send a representative to meet with other organizations to discuss the housing question in the city of Chicago. As this notice did not reach the Chairman until the day after the meeting, it was impossible to attend. I am advised, however, that this matter has been referred to a committee which is to report later.

No other matters have come to the attention of this Committee.

Respectfully submitted,
H. H. PORTER, *Chairman*

THE COMMERCIAL CLUB OF CHICAGO

Mr. Porter sent a letter with this and asked me to read a portion of it.

"The following are matters I intended to bring up, but being unable to get a meeting of the Committee, I do not feel at liberty to speak for them fully, but as I think you are agreed with me on the subject a few words on this might be advisable.

"It is my opinion that relief in the matter of shortage of housing cannot be obtained by any artificial means. The difficulty seems to arise from two causes. First, the lack of building during the last two or three years on account of the high cost thereof, and secondly, besides the ordinary increase in population there has been an expansion due to families moving into larger quarters than they formerly occupied on account of the general prosperity, and that the only cure, therefore, is the natural process brought about by lower costs and the contraction of the space occupied by each individual.

"In the matter of community service generally, there does not seem to be much opportunity for the Commercial Club to be of service at this time. The city of Chicago through its parks, playgrounds, bathing beaches, etc., and the work done by numerous employers and other existing agencies, seem to cover the ground very well, and the cost of new undertakings of this nature would be far out of proportion with the results gained."

REPORT OF COMMITTEE ON REVISION OF THE CONSTITUTION AND LEGISLATION

MR. DONNELLEY: Mr. President and gentlemen of the Club: Your Committee on the Revision of the Constitution and Legislation has had no meeting during the year.

The Vice-Chairman, Mr. Silas H. Strawn, has represented the Club in numerous conferences composed of representatives from other organizations and members of the Convention Committee on Revenue. Many features in the report of the Committee on Revenue now before the Convention were the results of the work of these conferences.

All committees of the Convention have reported their findings to the Convention, and all reports, with the exception of that of the Committee on Labor and Industrial Affairs, have been passed upon by the Convention in committee of the whole and are now on second reading.

During the fall the Convention became involved in the question of the limitation of representation of Cook County, and no articles were presented for third reading. The Convention adjourned in December to meet again next September.

The preliminary report of the proposed constitution is now virtually completed and any changes in its articles must be made by amendment on second reading.

It is suggested that the incoming Executive Committee take under consideration the holding of a closed meeting of the Club in the early autumn, at which meeting the provision of the proposed constitution be explained by

CONSTITUTION AND LEGISLATION

members of the Convention and the Club takes such action as it sees fit.

Respectfully submitted,

THOMAS E. DONNELLEY, *Chairman.*

HARRISON B. RILEY

ROLLIN A. KEYES

RUFUS C. DAWES

SILAS H. STRAWN

EDGAR A. BANCROFT

REPORT OF COMMITTEE ON PLAN OF CHICAGO

MR. FORGAN: Mr. President and gentlemen of the Club: In the absence of Mr. Butler, chairman of the Commercial Club Committee on the Plan of Chicago, I have been asked to read his report. It is addressed to the Secretary and reads as follows:

“Dear Sir:

“There has been no business requiring action by the Commercial Club Committee on Plan of Chicago, and no meeting has been called during the past year.

“Respectfully submitted,

“EDWARD B. BUTLER, *Chairman.*
Commercial Club Committee on Plan of Chicago.”

REPORT OF THE CHICAGO PLAN COMMISSION

MR. FORGAN: Along with Mr. Butler's report is the report of the Chicago Plan Commission, addressed to Mr. Butler as chairman of the Committee of this Club, which I also have been asked to read. It is made by Mr. Eugene S. Taylor, office manager of the Chicago Plan Commission. It is addressed to Mr. Butler as chairman of the Commercial Club Committee and reads as follows:

Chairman Charles H. Wacker is out of the city, but the following subject matter was read to him over the long distance telephone and he directed that it be sent in for presentation at the annual meeting of the Commercial Club tomorrow.

Progress on the Chicago Plan was completely covered by the Ten Year Report submitted to the Commercial Club at its last annual meeting. The present status of Plan projects is as follows:

The upper and lower levels of Michigan Avenue are in use. Completion of the bridge houses was postponed pending the working out of plans for their appropriate embellishment. The splendid donation of \$100,000 by William Wrigley, Jr., and the Ferguson Fund Trustees, to be used in making these bridge houses architecturally correct and historically significant, will open the way, it is hoped, for further donations to be used in properly embellishing South Water Street and other Chicago Plan projects.

About 40 per cent of the Roosevelt Road viaduct has been concreted.

The South Water Street petition was filed in court in September, 1920, and the Board of Local Improvements is now drafting an ordinance for the upper level construction, an ordinance for the widening already having been passed by the City Council.

The bonds for the Lake Front park development have not been issued on account of financial conditions, but a breakwater for the park fill is being constructed south of Sixteenth Street. In November the widening of South Park Avenue to 198 feet between Thirty-fifth and Twenty-third Streets, in order to extend Grand Boulevard northward, was authorized by the South Park Commissioners and the preliminary work is under way. Permission to extend Grant Park to the east, so that the north-and-south roadway along its eastern edge will be directly in front of the main entrance to the Field Museum, has been requested from the national government, and prospects are bright that such permission will be granted.

The Illinois Central Railroad Company has appointed a committee to study the question of electrification. A vast amount of technical work in the way of surveys and detailed plans is going forward, and it is expected that a report will be made by that committee late in 1921.

The West Side Terminal development of the Union Station Company during 1920 largely consisted of the reconstruction of streets and viaducts, the building of a concrete dock wall along the west bank of the river, and the erection of the Chicago & Alton freight house, all in accordance with the terminal ordinance.

The Railway Terminal Commission, on which consultant E. H. Bennett represents the Plan Commission, in the preparation of plans and estimates for straightening the Chicago River and rearranging the railroad terminal facilities, developed the need for enabling legislation author-

izing the city to make this improvement. An appropriate enactment is now pending before the state legislature.

The Ogden Avenue, Western Avenue, Ashland Avenue and Robey Street projects are progressing rapidly. The court trial in the Ogden Avenue extension has begun; petitions have been filed in court in the Western Avenue case; and ordinances have been passed by the City Council in connection with Ashland Avenue. Robey Street is still under consideration by the technical staffs of the city and the Plan Commission, final detailed recommendations not yet having been submitted.

Frequently in street widenings, small unusable pieces of property are left, which remain unimproved and become eyesores. To overcome this, an excess condemnation provision has been suggested to the Constitutional Convention authorizing cities, subject to court approval, in order to avoid abuse of the power, to acquire a reasonable quantity of land in excess of that actually required for the improvement. This constitutional amendment proposal was approved on second reading in the Convention.

The zoning law of 1919 proved defective in that it permitted "piecemeal" zoning, and contained "notice" requirements so cumbersome and expensive as to be prohibitory. A pending state enactment, which appears likely to pass, simplifies procedure and provides unequivocally for "comprehensive" zoning, giving full recognition to commercial and industrial interests, the foundation of a city's prosperity, as well as to residential requirements. The Plan Commission has co-operated actively in this matter, believing proper zoning to be so intricate and important a problem that it demands the exclusive attention of a separate commission upon which the Plan Commission could and should be represented.

As an outgrowth of the Decatur City Planning Conference last autumn, the Chicago Plan Commission has

assisted in the formulation of a bill authorizing the creation of city plan commissions in Illinois. From present appearances this bill will be enacted without opposition. It amounts to a recognition by the state legislature of the wisdom of city planning, and will enable all Illinois cities to compel future new sub-divisions to conform to the city plan for streets, alleys and public grounds.

The national situation has caused the post office matter to remain in status quo during 1920, but prospects of early and favorable governmental action now seem bright.

The forest preserve system already embraces over 18,000 acres, and an additional 2,000 acres in the Skokie Valley recently have been recommended for acquisition. Steps have been taken to lay the foundation for the Chicago Zoological Garden project, made possible by the gift of 300 acres of land for this purpose by Mrs. Edith Rockefeller McCormick.

Attention has been given during the past year to a number of other street improvement proposals in every section of the city, such as Polk Street, Peterson Avenue, Indiana Avenue, Outer Lake Front Drive, Fullerton Avenue, Ravenswood Avenue, Ridge Avenue, Wrightwood Avenue, Beverly Avenue, Loomis Street, 103rd Street, 71st Street, Torrence Avenue, 22nd Street, Cicero Avenue, Milwaukee Avenue, Randolph Street, and the like, including roads along the Sanitary District channels and the development of an exterior system of good roads.

Phases of Chicago Plan work now before the Plan Commission comprise:

1. A complete study of the district between Madison Street, Roosevelt Road, the Chicago River and Halsted Street. Unless adequate street facilities are provided in this section now, within a few years it will become as congested as the loop district today.

2. The recommendation of an outer circuit of roads from Lake Michigan on the north via Peterson Avenue,

Rogers Avenue and the line of the old Indian Boundary, following the course of the Des Plaines River south through the forest preserves, returning again to the lake over a choice of routes from 95th to 134th Streets.

3. Pershing Road (39th Street) is being studied for improvement as a through highway between Lake Michigan and the Chicago Zoological Garden near Riverside. Bubbly Creek, which occupies Pershing Road between Halsted Street and Ashland Avenue, is being filled by the Sanitary District, and the City Council has passed an ordinance to re-open the street along its course.

4. Two new technical men have been put to work upon the creation of a map that will show the need for opening and widening section, half-section and diagonal streets, especially in the outlying districts, so that future sub-divisions will be made to conform to the existing street system.

5. The educational and promotional work of the Plan Commission continues unabated. We deeply mourn the death last November of Managing Director Walter D. Moody, whose exceptional services in this direction were recognized not only here but in every part of the country. During the past year many business houses used Chicago Plan pictures and data in their advertising matter. Much effective publicity has resulted, as evidenced from the newspaper advertisements of the Harris Trust and Savings Bank, three of which have been devoted to Plan projects; the magnificent "Chicago" book of Marshall Field & Company, 30,000 copies of which have been distributed throughout the United States; and the little "Public Spirit" booklet, 10,000 copies of which William Wrigley, Jr., has mailed all over the civilized world. Another pamphlet is being prepared in connection with the Chicago Plan exhibit to be made at the Pageant of Progress on the Municipal Pier next July. It is expected that at least half

CHICAGO PLAN COMMISSION

a million of these booklets will be distributed to those attending the Pageant.

Economic conditions today make Chicago Plan improvements more essential than ever. Our future has many storms ahead, which can be weathered successfully only if the commercial, industrial and economic improvements proposed in the Plan of Chicago are carried out without delay. If Chicago is to maintain its prestige in competition with other American cities, our merchants and manufacturers must be able to save time and money in the conduct of their business, and the wealth, health, convenience and happiness of our people must be maintained and increased.

It is to be hoped, then, for the future prosperity of the city of Chicago, that the Plan Commission will continue to receive the unstinted and general support it has had in the past.

Very respectfully yours,
EUGENE S. TAYLOR, *Office Manager.*

REPORT OF COMMITTEE ON MERCHANT MARINE

MR. HEYWORTH: I think a few words of information or explanation should be given in view of the fact that this report is supposed to be that of the Merchant Marine Committee.

The Merchant Marine Committee had three meetings, the water got a little deep and I think they kind of backed to the shore, before they got into a problem that was too large out here, without having enough time, individually or collectively, to cover the subject, which was more acute in the east than here, and on which we had so little data here.

But throughout the year the Committee worked along the lines of the Committee of last year, and particularly is that true of Mr. Wetmore's last thoughts in regard to this subject.

Mr. Wetmore said, while your acting president, that he had thought up and down and back and forth for several months in trying to think of some activity or objective or motive that would of itself receive the inspiration and work and endeavor and willingness and earnestness of the Club, not through committees, particularly, but through the individual members of the Club, a subject that would appeal to them as a body, as citizens and as commercial men of this city.

That same thought seemed to predominate in this committee the last year, and before retiring Mr. Wetmore said he thought that the subject should be one that was not a street-corner subject or a curbstone subject, or something

that you could scrap about on the doorsteps or be a partisan of or against, or a political subject; that it ought to be along the lines of the activities that the Club had been successful in; in other words, a high plane of constructive thought, an ideal that was practicable, that could be put to this city and its citizens, both as a city beautiful idea and also as a commercial idea, and he arrived at the same result as the committee of last year, namely, that the fine work, the successful work, the work of this Club that has stood the test of time and criticism, that has been received by the political forces with pleasure and enthusiasm, the city beautiful plan, should be further carried out by hard work, study, interest and enthusiasm of the members of this Club, namely, the commercial development of the transportation facilities, both rail and water, of this Club.

To that end, so as to present it not as a new thought or new idea or anything of that kind, but simply to bring up again in a way that perhaps might receive the support and the readiness of the members of this Club, whose influence on such a subject cannot be wrong, this thing was put forth. It cannot be badly received, because there is too much weight behind it, and being non-partisan, non-political, there is no sinister motive in doing it. Therefore, it comes to the people clean and it goes to the political forces clean, and much can be done because it is a problem which might take us into tremendous amounts of misspent money and also might lead us into a channel that will work out the facilities of transportation, in movement by water and rail, or vice versa, and be of great benefit to this city, because nearly all of the far-seeing and forward-looking men of this city admit the city is a lap ahead of its facilities in a transportation way.

Mr. Hurley, the chairman of this Committee, asked me to read this report:

THE COMMERCIAL CLUB OF CHICAGO

Your Committee on Merchant Marine desire to submit for the consideration of the Commercial Club some suggestions outlining the future work of the Club.

We believe that the Commercial Club should have a definite objective in which all the members of the Club would be interested in line with their former public spirited activities in connection with the Chicago Beautiful Plan, which the Club was so successful in initiating.

Your Committee has made a survey of Chicago's further needs and we are unanimous in our opinion that the most vital question before Chicago today is improved terminal, harbor and port facilities.

Under the Chicago Plan much has been done to beautify the city along the lines of parks, boulevards, public buildings, etc., but during this period practically little has been accomplished in the way of improving the transportation facilities of the city. The amount of time and expense involved in serving industries within the city today are many times greater than twenty years ago, and if we are to continue to hold our place in competition with other industrial centers, attention must be given to our basic needs. The problem of successful transportation may be briefly described as the quickest and cheapest methods of moving commodities.

The most urgent problem, therefore, is that of better harbor and port facilities, comprising both lake and barge transportation. Yet this, to give the greatest relief, must be tied in closely with the railroad terminals, particularly in our city which is perhaps the greatest railroad center in the world. Obviously the plan should be, not to injure or destroy railroad transportation, but rather to supplement or support it.

The greatest need of the manufacturer is low cost transportation on what is termed the low commodity freight, such as coal, coke, pig iron, sand, gravel, limestone and

other commodities, the use of which will not permit a carrying charge sufficient to make the traffic attractive or remunerative to the railroads on the basis of the present cost of transportation. The showing of the railroads for the future will prove better if relieved of a considerable portion of this less profitable tonnage. The country has come to accept the statement of the late James J. Hill to the effect that our transportation facilities in normal times are inadequate to handle the business of the country. In solving this problem much of this low commodity freight, which is the least desirable to the railroads, could be handled more cheaply by water transportation, but only if such water transportation is worked out in such relation to the railroads that each is benefited by the other.

The average American citizen thinks about increased freight rates as what the increased cost is in moving a particular commodity in which he is interested—usually a manufactured article—and does not appreciate the fact that for every ton of finished steel that comes out of a steel mill six tons of raw material and fuel are shipped into it, and that for the average metal-working plant there are about three tons of inbound material to one ton of outbound product. These figures give some idea of the relative importance to any producing center of low cost transportation on the raw materials used.

It is doubtful if the railroad transportation of the country will ever come back to the low cost existing prior to the war. The experience in railroad operations in all other countries in the world would indicate that our freight rates in the pre-war period were below a remunerative basis. In the other great manufacturing nations with which we have to compete, however, water transportation has been developed to the extent that relieves the manufacturer of the excess cost of transportation on at least the larger portion of the raw materials used. Other industrial centers

in this country are very actively engaged in bettering their facilities in this respect and much is being done to solve the problem in the larger north Atlantic ports, also at Buffalo, Cleveland, Detroit, Duluth, New Orleans and other cities; and if we are to hold our position from a competitive standpoint it is of the utmost importance that this problem be studied carefully and worked out along the best and most economical lines.

When the manufacturers of Chicago ship their goods into foreign markets, they not only pay the ocean freight which their domestic competitors whose plants are on or near the coast pay, but in addition they pay the railroad freight to the seaboard. It is therefore most vital to their future expansion and development that the harbor and terminal facilities be improved so that our industries will not have further tolls to pay on the commodities which they manufacture for foreign markets.

Many specific instances to illustrate this problem could be cited, but perhaps at this time the best recommendation we can make is to put the entire problem and the need for such improvements up to the Commercial Club, and if favorable action is taken the details could be furnished to whatever committee might be appointed to work out the plan. We are sure that the Club recognizes the importance and will agree as to the need for improvements along the lines suggested. What it requires is a determined effort, first on the part of the Club, and then a special committee appointed whose effort shall be directed toward employing the necessary staff to work with our national, state and city governments to the end that a constructive plan be worked out to improve our great city so that our industries, which mean so much to our people and their future, will not be handicapped by inadequate harbor and transportation facilities. We cannot afford to have our city in a zone which has disadvantages over other sections of the country,

MERCHANT MARINE

and if the Commercial Club can revive some of its old-time spirit and get behind a constructive movement which will go toward placing Chicago in a further stronger position, the effort will be worth while.

If the Club should decide to go into this matter, your Committee on Merchant Marine has acquired a great deal of statistical data and information which we believe will be helpful in getting the matter under way at an early date.

Respectfully,

EDWARD N. HURLEY, Chairman,
Committee on Merchant Marine, Commercial Club of Chicago.

JAMES O. HEYWORTH, Vice-Chairman,
E. F. CARRY
ALEX, LEGGE
C. H. McCORMICK
CHARLES PIEZ
T. W. ROBINSON
JAMES SIMPSON
E. F. SWIFT
R. J. THORNE.

Necrology

Club Year 1920-1921

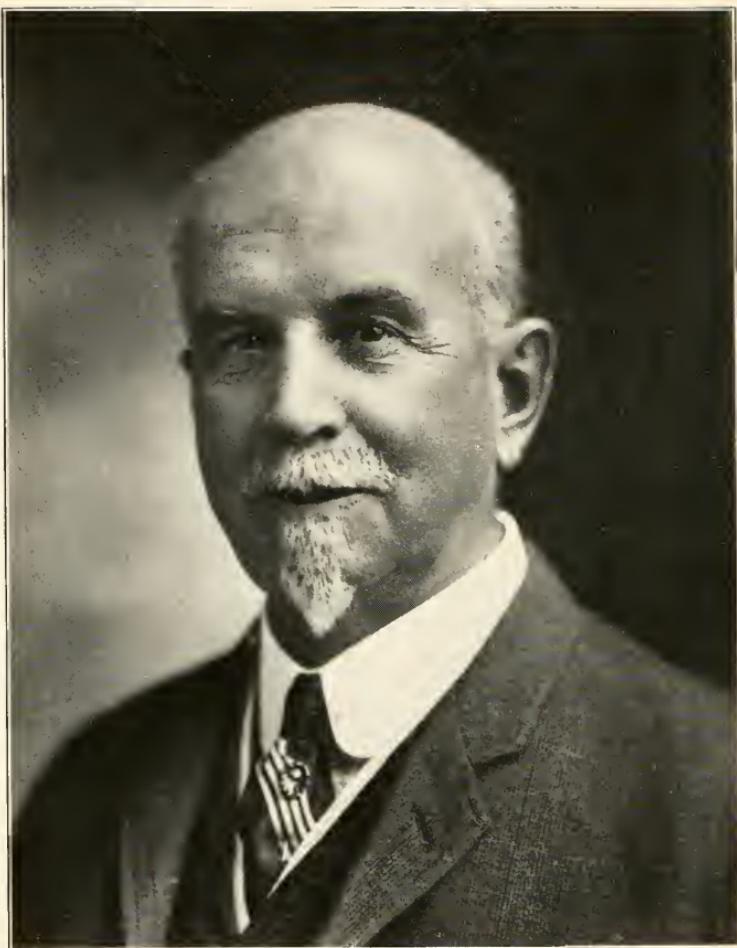
The Commercial Club of Chicago

THE COMMERCIAL CLUB, ORGANIZED 1877

THE MERCHANTS CLUB, ORGANIZED 1896

UNITED 1907

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HENRY JANES MACFARLAND

HENRY JANES MACFARLAND

Resolutions Adopted at the Two Hundred and Seventy-second Regular Meeting, January 27, 1921

Henry Janes Macfarland. Born August 9, 1837; died December 2, 1920.

The Commercial Club wishes to express its sorrow at the passing of the last of its charter members, Henry Janes Macfarland.

Mr. Macfarland was one of the little group of Chicago's active business men who met at the Chicago Club in the early winter of 1877 and formed this organization. From that day until his death, he was devoted to its interests, and actively until a few years ago, when he chose to go on the retired list. For ten years he was Treasurer of the Club, and for several more a member of the Executive Committee. His wide acquaintance both at home and abroad, and his devotion to its welfare, made him a valuable official of the Club.

Mr. Macfarland was born at Upton, Massachusetts, received his education in the public schools of New England, was first employed in wholesale merchandising in Boston, and came to Chicago in 1867 to engage in the shoe business with M. D. Wells. The greater part of his business life was as a shoe manufacturer and merchant in Chicago. He was emphatically self-made. Starting in his youth at the foot of the ladder, with no other aid than his own indomitable energy and effort, he grew to be the guiding and controlling spirit in a great enterprise, looked up to

THE COMMERCIAL CLUB OF CHICAGO

and honored by his associates and competitors. He was interested in and glad to forward all proper plans for the advancement of Chicago; he was attentive to the calls of public and private charities—in all ways he was a good and desirable citizen.

His clear vision of the relation of things, his absolute integrity, his genial manners, gave him a warm place in the personal regard of every one who knew him.

Of such were the founders of the Commercial Club. And now these all are gone. We, the present members of this Club, owe to them our gratitude that they built this organization for us and for our city, and we express our sorrow that in Mr. Macfarland we lay away the last, and one of the most loved, of our honored founders.

JOHN J. GLESSNER,
CYRUS H. MCCORMICK,
WILLIAM J. CHALMERS,

Committee.

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WILLIAM ALDEN FULLER

WILLIAM ALDEN FULLER

Resolutions Adopted at the Two Hundred and Seventy-fifth Regular Meeting, April 29, 1921

The Commercial Club of Chicago records with deep sorrow the loss of one of its oldest and most valued members, William Alden Fuller, who departed this life in November, 1920.

Mr. Fuller was a member of this Club from the time of its organization in 1877, and its President in 1900-1901.

Born at Lancaster, Massachusetts, in 1836, he came to Chicago in 1854 and soon after embarked in a business which his ability contributed to bring to large proportions and give an important place among the industries making for the greatness of our city. As a member of the firm of Palmer, Fuller & Company, Mr. Fuller soon rose to prominence among the leading business men of Chicago.

This honorable and useful career in the field of industry was broadened and embellished by a conscientious performance of all the duties of good citizenship and an attitude of Christian good-will and charity toward his fellow men. He was, for many years, a trustee of the Chicago Orphan Asylum and rendered devoted service to that institution, which was but one of many charities toward whose support he liberally contributed.

Mr. Fuller had a natural regard for the amenities of life and remarkable social qualities; his was a kindly disposition, overflowing with friendliness and courtesy. The

THE COMMERCIAL CLUB OF CHICAGO

Commercial Club will long treasure the memory of his genial personality.

EDWARD B. BUTLER, *Chairman,*
JOHN J. MITCHELL,
MARTIN A. RYERSON,
Committee.

PRINTED BY R. R. DONNELLEY
AND SONS COMPANY AT THE
LAKESIDE PRESS, CHICAGO, ILL.



